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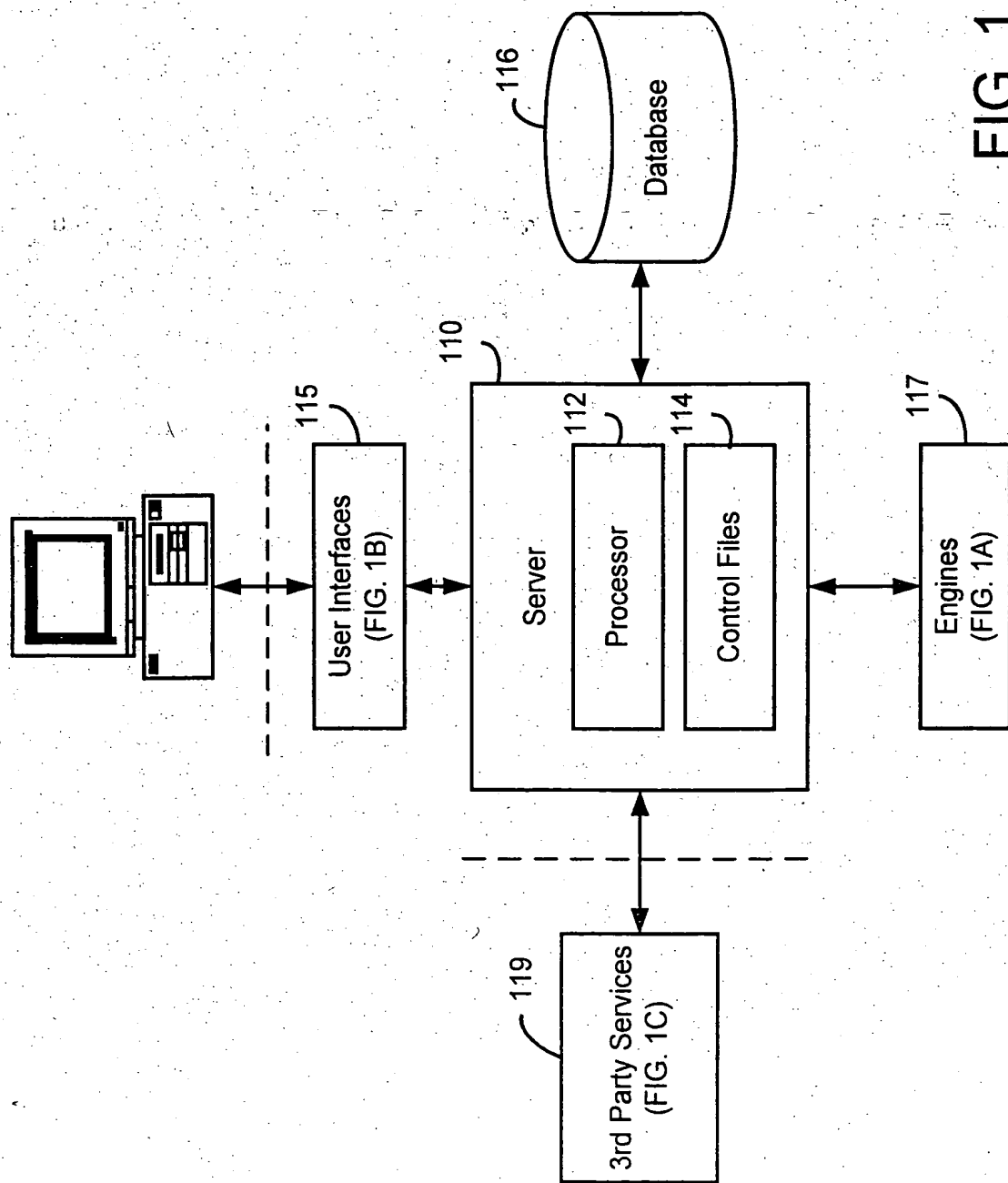
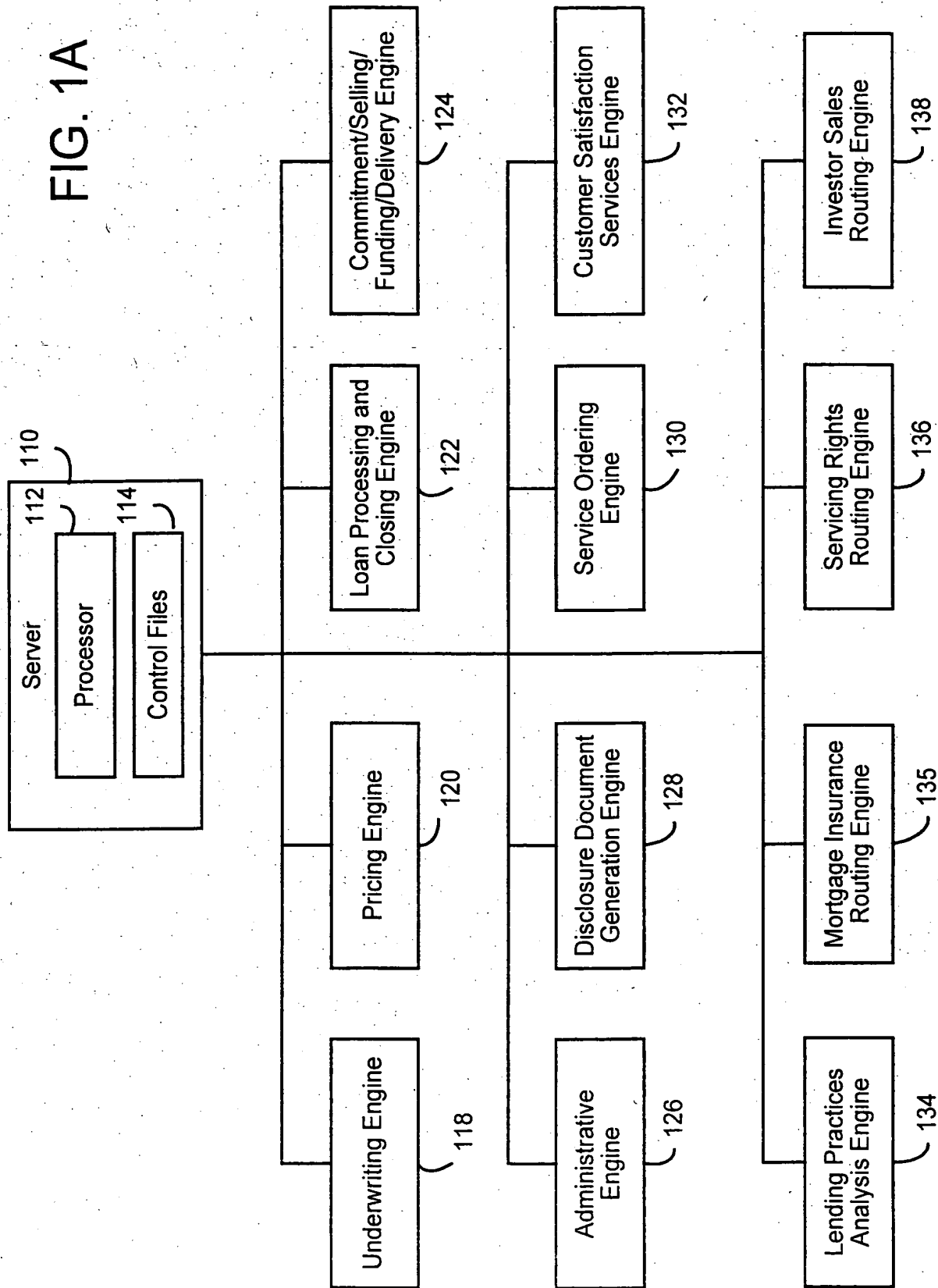


FIG. 1



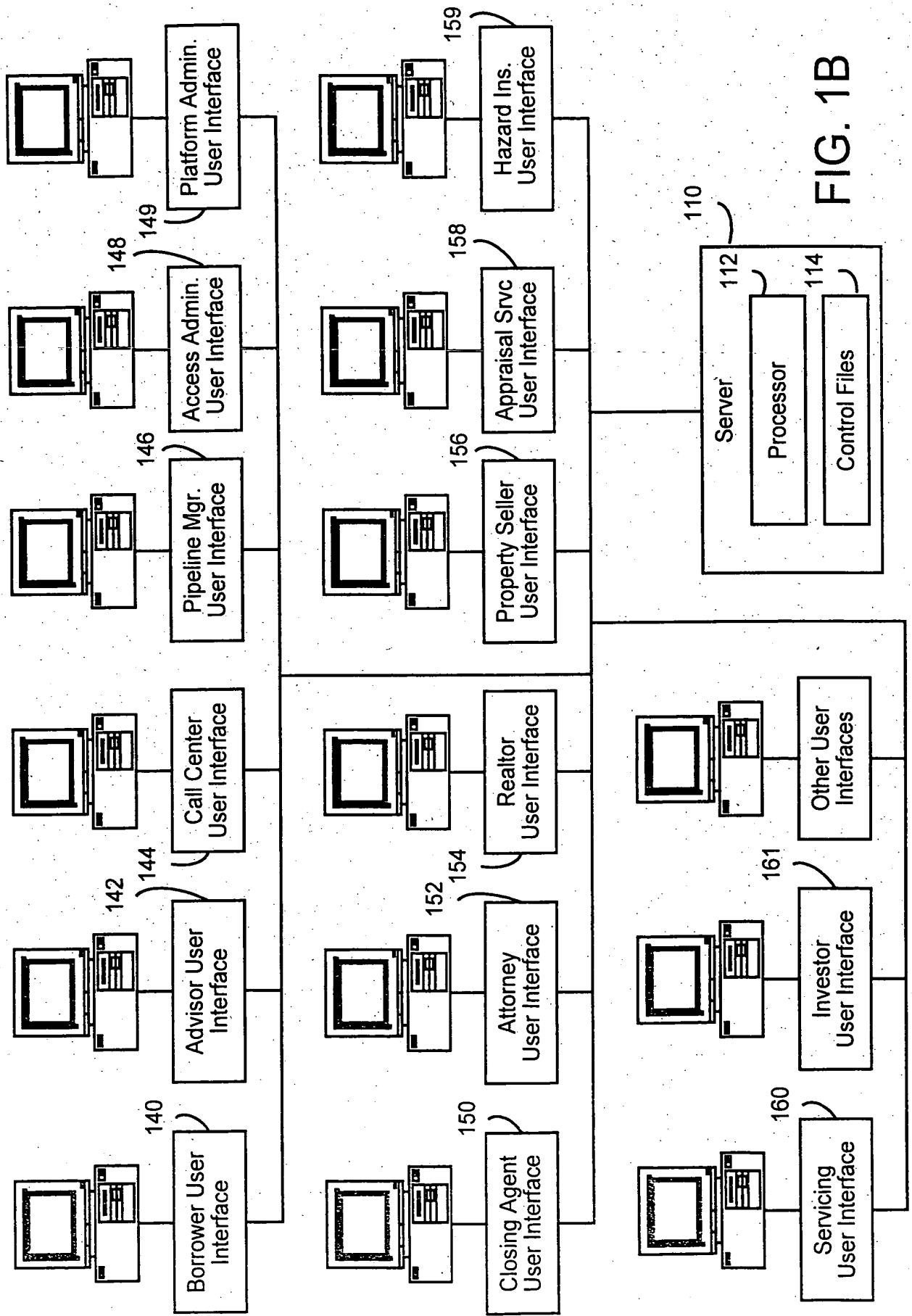


FIG. 1B

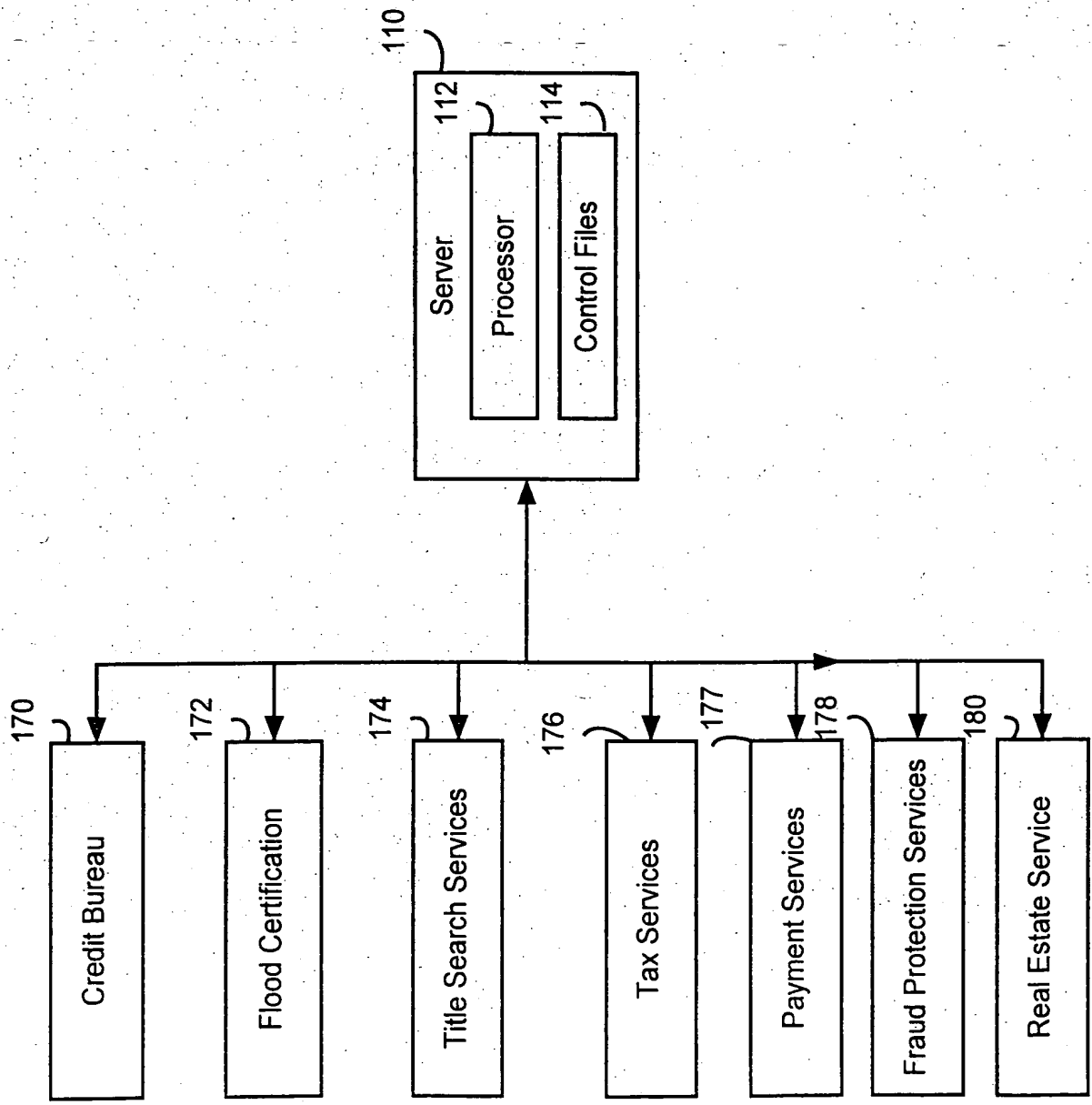


FIG. 1C

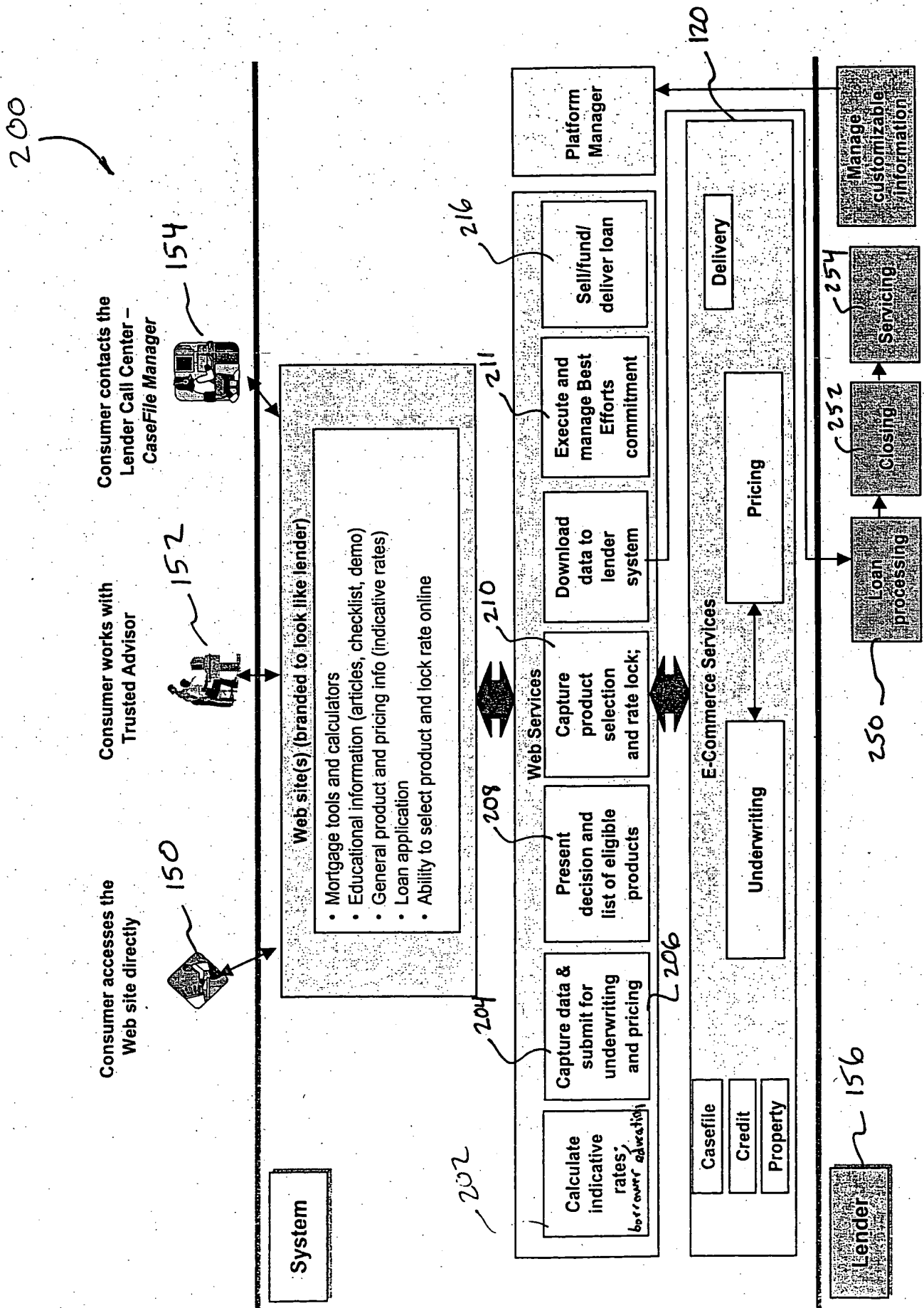


FIG. 2

Indicative Rates and Borrower Education

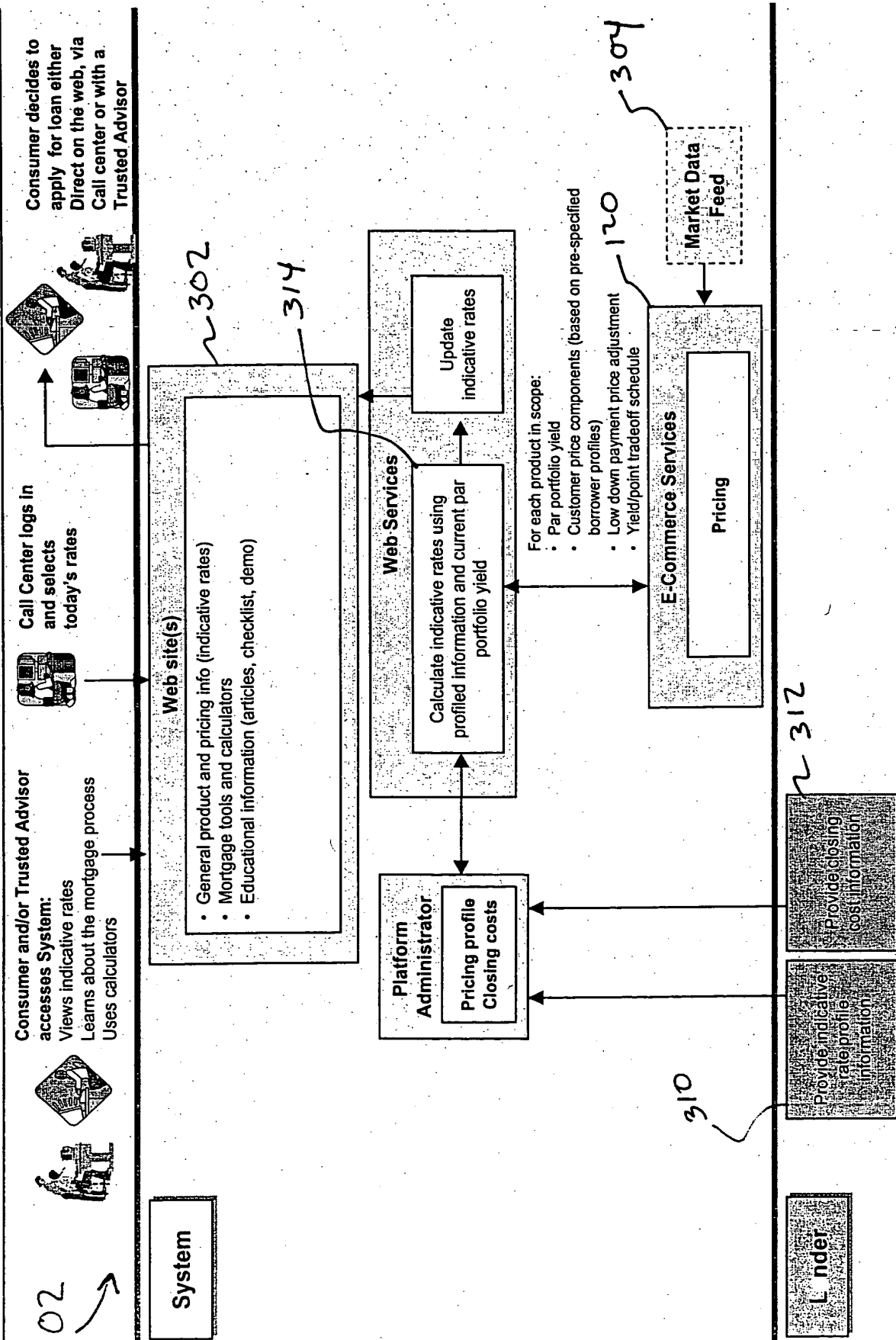


FIG. 3

[illegible]

FIG. 4

Work with Borrower Scenarios

Call Center Agent or Trusted Advisor
Checks current prices
Works with Borrower and Updates Data

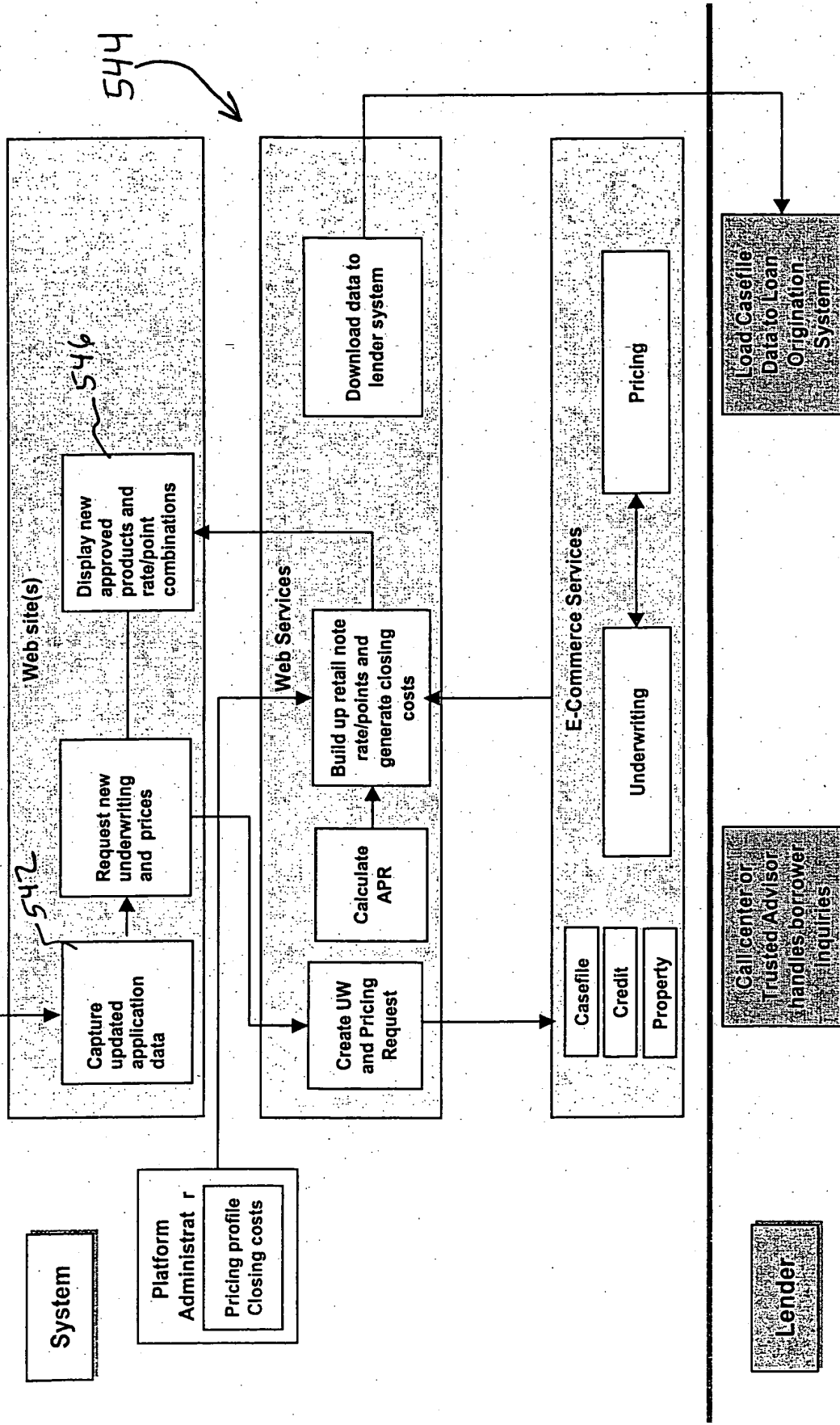
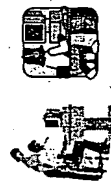


FIG. 5

Consumer, Call Center Agent or Trusted Advisor
Checks current prices
Selects product and rate point combination



Execute and Manage Best Efforts Commitment

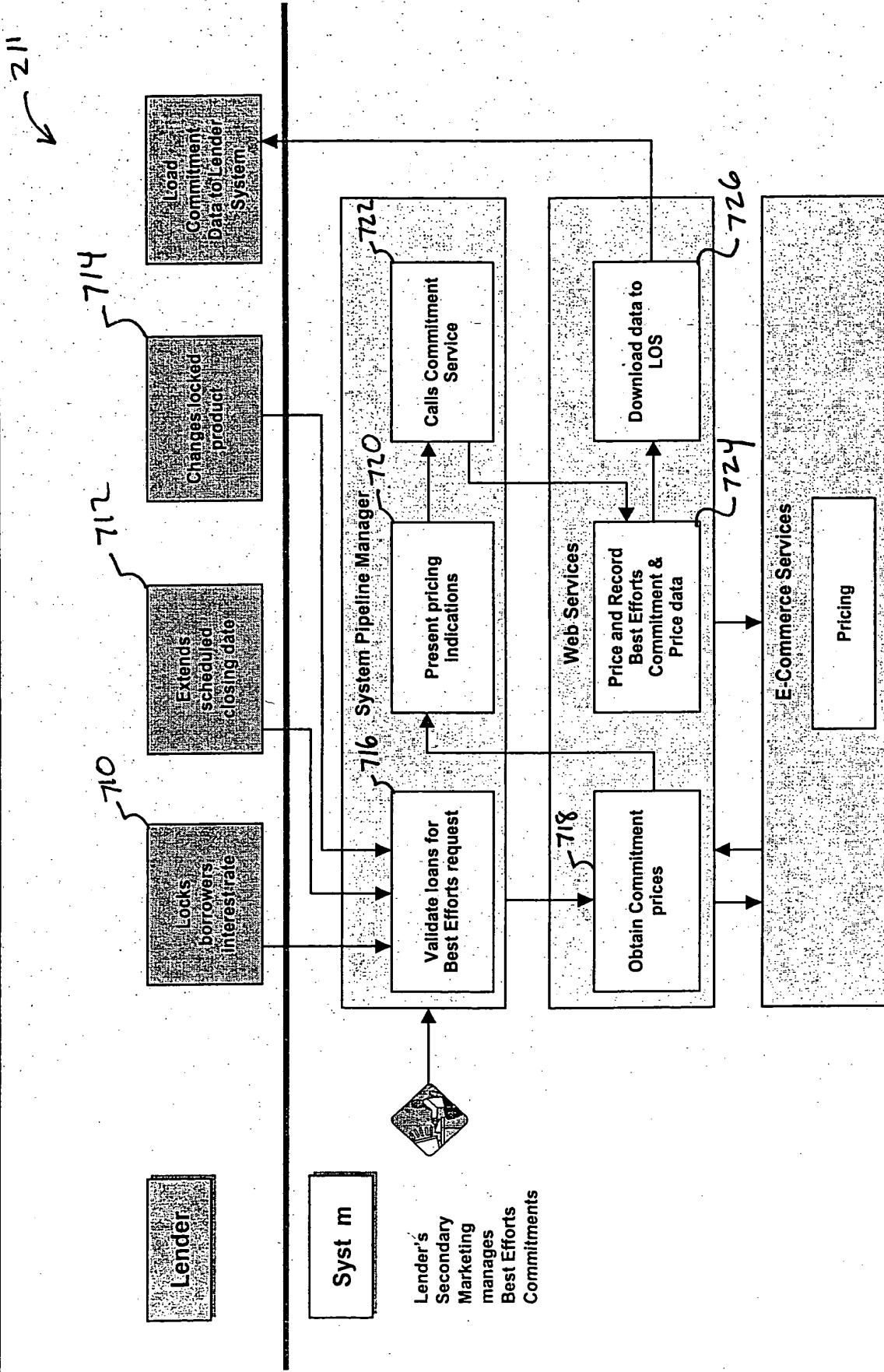
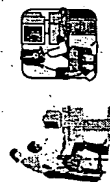


FIG. 7

Loan Processing and Closing

212

816



Call Center Agent
or Trusted Advisor
Handles Borrower
Inquiries

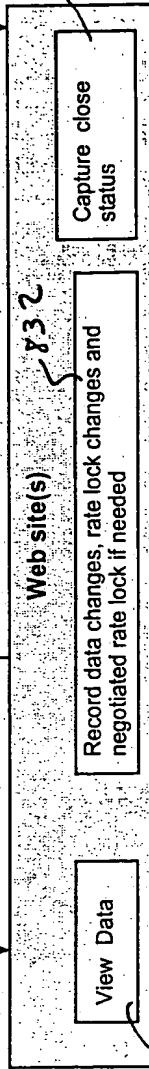


Consumer
Receive 3 day package
Sign and Return
necessary documents



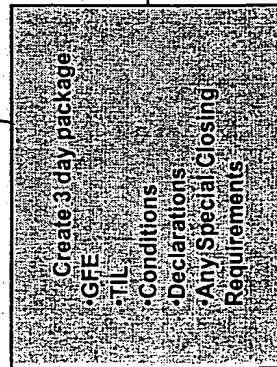
Lender updates loan:
Data changes
Rate lock changes
and Close status

System

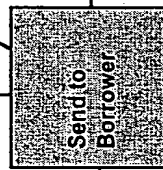


830

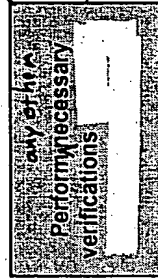
812



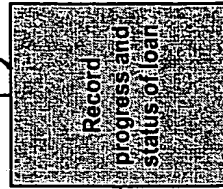
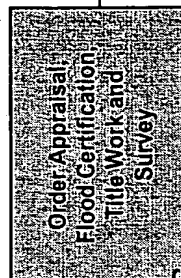
Lender



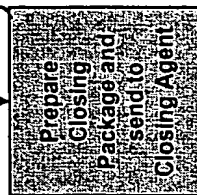
814



818



824



826

820



822



Closing
Agent

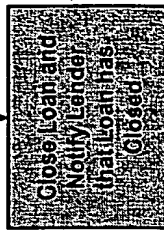


FIG. 8

912



Fig. 9

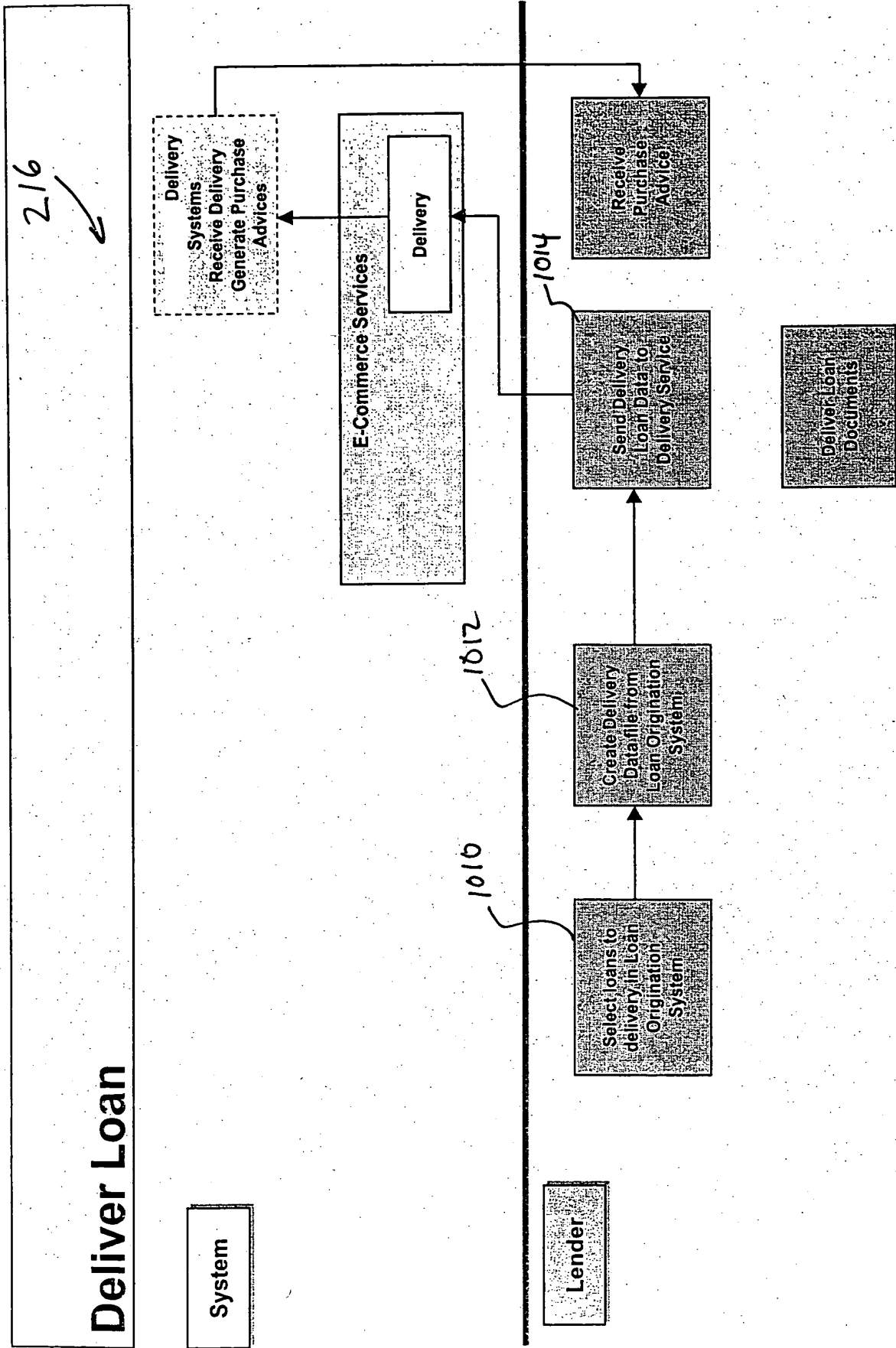


FIG. 10

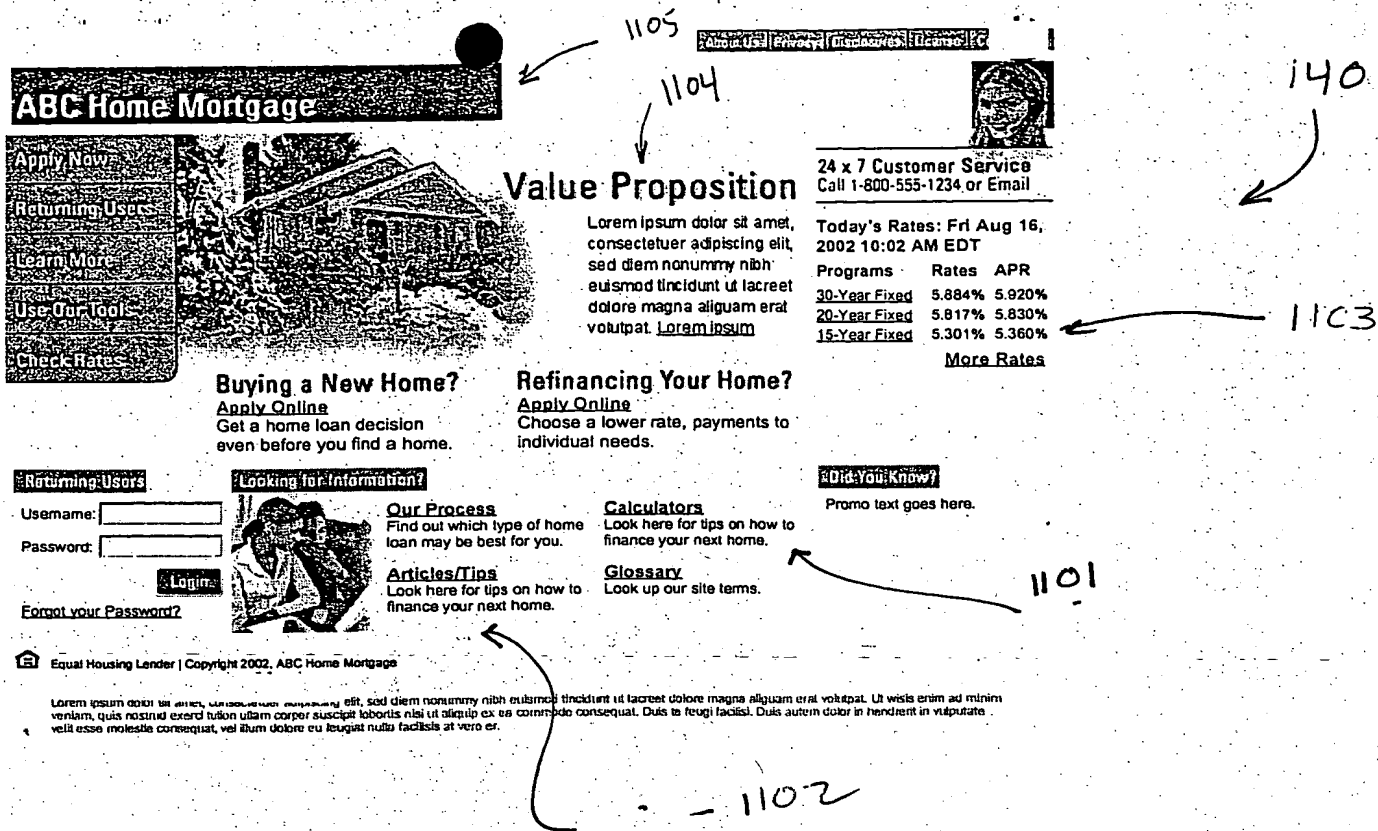


FIG. 11

ABC Home Mortgage

Apply Now
Returning Users
Learn More
Use Our Tools
Check Rates

Apply Now

Welcome to the Apply Now section of our Web site, where you can quickly and easily apply for a mortgage loan to buy a house — even if you haven't selected a property yet — or refinance the loan on your existing house.

At the beginning of the application process, to ensure the security of your data, we'll ask that you register, creating a username and password. Once you've registered and are ready to start, we'll ask for information about:

- The property you want to purchase or refinance (or, if you're purchasing a home and haven't yet found a property, the area in which you'd like to purchase)
- Yourself and any co-borrowers
- Your credit
- Your income
- Your assets
- Your debts

Because of the reduced amount of documentation that we require, and because of our advanced automated underwriting procedures, you can fill out your application and get a decision in minutes, not hours or days.

And filling out the application doesn't take much time — if users gather the information and materials they need before they fill out the application, they typically can complete the application in 10 to 30 minutes. You can find a list of the information and materials you'll need by visiting the Checklist in the Learn More section of our site.

If you're ready to begin, head to our Registration page. If you've already registered and would like to finish your application or review your approved loan, go to our Returning Users page.

Ready To Begin?



24 x 7 Customer Service
Call 1-800-555-1234 or Email

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FIG. 12



Apply Now

Returning Users

Learn More

Use Our Tools

Check Rates

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Call 1-800-555-1234 or Email

Register

To keep your information secure throughout the loan-application process, please create a username and password to ensure that only you can access your confidential information. If you exit the site and return later, you will need to log in with your username and password to access your information.

This site is best viewed in [Internet Explorer 5.5](#) or above.

Have you already registered? [Click here to login.](#)

Username: First Name:
 Password (6-20 characters with at least one being a number.):
 Verify Password: Last Name:
 Email Address:

Please select a question from the drop-down list below and type in your answer. If you forget your password, we will ask you to provide the answer to your question before we send your password to you.

Question:
 Answer:

FIG. 13

ABC Home Mortgage



24 x 7 Customer Service
Call 1-800-555-1234 or Email

[Apply Now](#)
[Returning Users](#)
[Learn More](#)
[Use Our Tools](#)
[Check Rates](#)

Loan Application

Step 1: About the Loan

[View Glossary](#)

What is the purpose of this loan?

- ☒ Purchase — I have selected a property and signed a sales contract or purchase agreement.
- ☐ Purchase — I have not yet selected a property.
- ☐ Refinance my home to reduce the rate/term.
- ☐ Refinance my home to take out equity.

How many borrowers will be on this loan?

[Logout](#)

[Next](#)

Progress Meter

- 1 About the Loan
- 2 About the Home
- 3 About Yourself
- 4 Check Credit
- 5 About Your Income
- 6 About Your Assets
- 7 About Your Debts
- 8 Review Your Info and Apply

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FIG. 14

ABC Home Mortgage

- Apply Now
- Returning Users
- Learn More
- Use Our Tools
- Check Rates

Loan Application

24 x 7 Customer Service
Call 1-800-555-1234 or Email

Step 2: About the Home

Please provide the following information about the property you are purchasing.

Please note that if we are not licensed to provide mortgages in a specific state, it will not appear in the drop-down list of states below.

[View Glossary](#)

[Basic Calculator](#)

Progress Meter

- 1 About the Loan
- 2 About the Home
- 3 About Yourself
- 4 Check Credit
- 5 About Your Income
- 6 About Your Assets
- 7 About Your Debts
- 8 Review Your Info and Apply

Street Address Unit Number

City State ZIP Code

How will you be using your home?

- ☒ **Primary Residence** — I will be living in this home.
- ☐ **Secondary Residence** — I will be using this property as a second home or a vacation home.
- ☐ **Investment Property** — I will be renting this home to others.

Is the home a new construction property?

☐ Yes ☒ No

What type of property is this home?

How many units are included in the property?

☒ One Unit
☐ Two or More Units

Is there a certain date by which you would like to or need to go to closing?
(NOTE: This date is not guaranteed.)

(mm/dd/yyyy)

What is the purchase price of the home?
(Please give this amount in whole dollars only.)

\$

What is the proposed down payment on the home?
(Please give this amount in whole dollars only.)

\$ or %

How much was your cash deposit with the sales contract or purchase agreement?

\$

If there are homeowner's association fees, what is the monthly amount?

\$

How much, if any, is the seller paying toward your loan closing costs?

\$ or points

How much money, if any, will you be using toward the purchase of your home from the following sources?

Lease Purchase Fund \$

Negotiated Seller Credit \$ or points

Employer-Assisted Housing \$

Relocation Funds \$

If you will be using relocation funds, are you or any other co-borrower being relocated by an employer?

☐ Yes ☒ No

[Back](#)

[Save & Continue Later](#)

[Next](#)



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FIG. 15



- Apply Now
- Returning Users
- Earn More
- Useful Tools
- Check Rates

Loan Application

24 x 7 Customer Service
Call 1-800-555-1234 or Email

Step 3: About Yourself

Please provide the following personal information, including your current address. For your convenience, we've filled in information that you've given us on previous screens when applicable. Please take this opportunity to check that information for accuracy and, if necessary, correct it.

[View Glossary](#)

Progress Meter

- ☒ About the Loan
- ☒ About the Home
- ☐ About Yourself
- ☐ Check Credit
- ☐ About Your Income
- ☐ About Your Assets
- ☐ About Your Debts
- ☐ Review Your Info and Apply

First Name Middle Name Last Name Suffix

(Please enter your full legal name.)

Current Street Address Unit Number

City State ZIP Code

Home Phone Work Phone Ext.

Social Security Number Marital Status

Age Citizenship Status

Will you occupy the property relating to this loan application as your primary residence? ☒ Yes ☐ No

[Back](#)

[Save & Continue Later](#)

[Next](#)



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FIG. 16



- Apply Now
- Returning Users
- Learn More
- Use Our Tools
- Check Rates

Loan Application

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Call 1-800-555-1234 or Email

Step 4: Credit Check

As part of the loan application process, we need to obtain a copy of your credit report to evaluate your credit history. As with all of the data you provide us, this information is kept confidential — we share it only with the agents processing your loan application and with our investors in home loans.

[View Glossary](#)

By clicking the box below, I hereby consent to ABC Mortgage, its agents, and investors obtaining and reviewing my credit report.

☒ Ken Bass

1710

[Back](#)

[Save & Continue Later](#)

[Next](#)

Progress Meter

- ☒ About the Loan
- ☒ About the Home
- ☒ About Yourself

Check Credit

- ☒ About Your Income
- ☒ About Your Assets
- ☒ About Your Debts

Review Your info and Apply

FIG. 17



- Apply Now
- Returning Users
- Learn More
- Use Our Tools
- Check Rates

Loan Application

Step 5: About Your Income — Self-Employment Income

[View Glossary](#)

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Call 1-800-555-1234 or Email

Ken Bass

Do you receive your primary income from self-employment (owning 25% or more of the business)?

If yes, have you received income from this business for more than the last 12 months?

Are you an independent contractor with your primary income reported on a 1099 form?

If yes, have you been an independent contractor for at least 12 months?

☐ Yes ☒ No

☐ Yes ☒ No

☐ Yes ☒ No

☐ Yes ☒ No

[Back](#)

[Save & Continue Later](#)

[Next](#)

Progress Meter

- ☒ About the Loan
- ☒ About the Home
- ☒ About Yourself
- ☒ Check Credit
- ☐ About Your Income
- ☐ About Your Assets
- ☐ About Your Debts
- ☐ Review Your Info and Apply

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FIG. 18



24 x 7 Customer Service
Call 1-800-555-1234 or Email.

- Apply Now
- Returning Users
- Learn More
- Use Our Tools
- Check Rates

Loan Application

Step 5: About Your Income — General Income

Please provide the following information about your monthly income. If you only have weekly or annual values for some of these items, please use the calculator to determine how much income that source generates each month.

If you gave us information about self-employment income earlier, it will appear below and does not need to be entered into any of the categories listed below. You only need to complete the items that apply to you. If you have other income that you would like considered but that falls outside the categories listed below, please contact our ABC Call Center at 1-800-555-1234.

Progress Meter

- ☒ About the Loan
- ☒ About the Home
- ☒ About Yourself
- ☒ Check Credit
- ☒ About Your Income
- ☐ About Your Assets
- ☐ About Your Debts
- ☐ Review Your Info and Apply

View Glossary

Basic Calculator

Gross Monthly Full-Time and/or Part-Time Salary
(Please provide the total for all jobs you may hold. Exclude any self-employment income, which will be listed above if you provided it earlier.)

Bonuses

Commissions

Overtime Pay

Pension/Retirement

Dividends and Interest

Alimony/Child Support

(You do not have to reveal alimony, child support or separate maintenance income if you do not want it to be considered as income.)

Total Gross Monthly Income

Total:

Ken Bass

\$ 6,000.00

\$

\$

\$

\$

\$

\$

\$

[Back](#)

[Save & Continue Later](#)

[Next](#)

1910

FIG. 19

ABC Home Mortgage



- Apply Now
- Returning User
- Learn More
- Use Our Tools
- Check Rates

Loan Application

24 x 7 Customer Service
Call 1-800-555-1234 or Email

Step 6: About Your Assets

Please indicate how much your available assets are worth, completing only the items that apply to you. If you have assets that you'd like considered but that fall outside the categories listed below, please contact our ABC Call Center at 1-800-555-1234.

[View Glossary](#)

[Basic Calculator](#)

Progress Meter

- ☒ About the Loan
- ☒ About the Home
- ☒ About Yourself
- ☒ Check Credit
- ☐ About Your Income
- ☐ About Your Assets
- ☐ About Your Debts
- ☐ Review Your Info and Apply

Checking Account(s)
(This amount should exclude any cash deposit you may have provided with the sales contract or purchase agreement.)

Ken Bass
\$ 20,000.00

Savings Account(s)

\$ 50,000.00

Money Market Account(s)

\$

CDs

\$

Mutual Funds

\$

Stocks and Bonds

\$

Retirement Funds
(For example, 401(k), Keogh funds.)

\$

Gift Funds Not Yet Deposited

\$

Proceeds from the Sale of Real Estate

\$

Total Assets

Total

\$

[Back](#)

[Save & Continue Later](#)

[Next](#)

2010

FIG. 20

ABC Home Mortgage



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 Call 1-800-555-1234 or Email

Loan Application

Step 7: About Your Debts

[View Glossary](#)

[Basic Calculator](#)

Ken Bass

C: Yes ☒ No

Are you currently paying alimony, child support or separate maintenance payments?

If yes, how much are you paying each month?

\$

[Back](#)

[Save & Continue Later](#)

[Next](#)

Progress Meter

- ☒ About the Loan
- ☐ About the Home
- ☒ About Yourself
- ☒ Check Credit
- ☒ About Your Income
- ☒ About Your Assets
- ☒ About Your Debts
- ☒ Review Your Info and Apply

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FIG. 21

ABC Home Mortgage



24 x 7 Customer Service
Call 1-800-555-1234 or Email

- Apply Now
- Returning User
- Learn More
- Use Our Tools
- Check Rates

Loan Application

Step 7: About Your Debts — Real Estate Debts

The only debts we verify online are related to real estate. Any debts listed below have been drawn from your credit report. Please review the information and answer the related questions.

[View Glossary](#)

Debt	Date Opened	Monthly Payment	Current Balance	Is this your debt?	Is this secured by real estate?
KAPS MORTGAGE	04/1994	\$2,390.00	\$239,046.00	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No

[Back](#)

[Save & Continue Later](#)

[Next](#)

Progress Meter

- ☒ About the Loan
- ☒ About the Home
- ☒ About Yourself
- ☒ Check Credit
- ☒ About Your Income
- ☒ About Your Assets
- ☒ About Your Debts
- ☐ Review Your Info and Apply

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2210

FIG. 22

ABC Home Mortgage



24 x 7 Customer Service
Call 1-800-555-1234 or Email

2410

- Apply Now
- Returning Users
- Learn More
- Use Our Tools
- Check Rates

Loan Application

Step 7: About Your Debts — Real Estate Debts

[View Glossary](#)

Do any of the borrowers have any additional debts secured by real estate?
(This includes home equity loans and other lines of credit, even if you have not drawn on the account.)

☐ Yes ☒ No

Progress Meter

About the Loan

- ☒ About the Home
- ☒ About Yourself
- ☒ Check Credit
- About Your Income
- ☒ About Your Assets
- About Your Debts
- ☒ Review Your Info and Apply

[Back](#)

[Save & Continue Later](#)

[Next](#)

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FIG. 24

ABC Home Mortgage

- Apply Now
- Returning User
- Learn More
- Use Our Tools
- Check Rates

Loan Application

24 x 7 Customer Service
Call 1-800-555-1234 or Email

Step 7: About Your Debts

The following is a summary listing of the real estate debts that belong to the applicants. If the list is incorrect, use the Back button, below, to return to the forms and update the information.

[View Glossary](#)

Debt	Date Opened	Monthly Payment	Current Balance
KAPS MORTGAGE	04/1994	\$2,390.00	\$239,048.00

[Back](#) [Save as Constant Lender](#) [Next](#)

Progress Meter

- ☒ About the Loan
- ☒ About the Home
- ☒ About Yourself
- ☒ Check Credit
- ☒ About Your Income
- ☒ About Your Assets
- ☒ About Your Debts
- ☒ Review Your Info and Apply

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2510

FIG. 25



24 x 7 Customer Service
Call 1-800-555-1234 or Email

- Apply Now
- Returning Users
- Learn More
- Use Our Tools
- Check Rate

Loan Application

Step 8: Review Your Information and Apply - Government Survey

The federal government requires that we request the following information, which will be used to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information. By law, we may not discriminate based on the answers (if any) that you provide to these questions, nor may we discriminate if no answers are provided.

[View Glossary](#)

Progress Meter

- ☒ About the Loan
- ☒ About the Home
- ☐ About Yourself
- ☒ Check Credit
- ☐ About Your Income
- ☒ About Your Assets
- ☒ About Your Debts
- ☐ Review Your Info and Apply

Ken Bass

Race

Black (non - Hispanic)

If "Other," please indicate race or national origin.

Gender

Male

I do not wish to provide this information

☐

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[Next](#)

2610

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FIG. 26

ABC Home Mortgage

Apply Now

Returning Users

Learn More

Use Our Tools

Check Rates

Loan Application

Step 8: Review Your Information and Apply — Electronic Disclosures

24 x 7 Customer Service
Call 1-800-555-1234 or Email

CONSENT FOR ELECTRONIC DISCLOSURES UNDER THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT

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☐ I consent to receiving electronic disclosures.

☐ I do not consent to receiving electronic disclosures, and understand that, to continue, I must stop the application process; click the Save & Continue Later button; and contact the ABC Call Center at 1-800-555-1234 to proceed with my application. I also understand that if I do not follow these steps, and instead continue with the application online, I will be consenting to receive electronic disclosures.

If you consent to receiving electronic disclosures, please indicate the email address you would like the disclosures to be sent to. They can be sent to the email address you provided when you registered, or to a different email address that you can provide now.

Email Address:

[Back](#)

[Save & Continue Later](#)

[Next](#)

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FIG. 27

ABC Home Mortgage



- Apply Now
- Returning Users
- Learn More
- Use Our Tools
- Check Rates

Loan Application

24 x 7 Customer Service
Call 1-800-555-1234 or Email

Step 8: Review Your Information and Apply

Before submitting the loan application for evaluation, please review for accuracy the information that you provided and make any necessary changes below.

[View Glossary](#)

[Basic Calculator](#)

Progress Meter

- ☒ About the Loan
- ☒ About the Home
- ☒ About Yourself
- ☒ Check Credit
- ☒ About Your Income
- ☒ About Your Assets
- ☒ About Your Debts
- ☐ Review Your Info and Apply

Property Information

Property Type

Single Family

Address
(To change, please click on the address currently displayed.)

1633 13th Street, NW
Washington, DC 20008

Loan Information

Purchase Price
(Please give this amount in whole dollars only.)

\$ 150,000.00

Down Payment
(Please give this amount in whole dollars only.)

\$ 30,000.00

Loan Amount
(Calculated by subtracting down payment from purchase price.)

\$ 120,000.00

Preferred Closing Date
(NOTE: This date is not guaranteed.)

10/30/2002 (mm/dd/yyyy)

[Calendar](#)

Borrower Information

Total Monthly Income

Total Assets

Ken Bass

\$6,000.00

\$70,000.00

[Back](#)

[Save & Continue Later](#)

[Next](#)

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FIG. 28

ABC Home Mortgage

- Apply Now
- Returning Users
- Learn More
- Use Our Tools
- Check Rates



24 x 7 Customer Service
Call 1-800-555-1234 or Email

Congratulations!

You have personally been approved for a wide range of mortgage products.

Reserve your loan now to take advantage of guaranteed closing costs and some of the best interest rates available.

It's another fast and easy process to reserve your loan and lock in an interest rate right on the web. Simply choose the "next" button below and select the option that best fits your needs.

Or, call one of our experienced Call Center Agents at 1-800-555-1234, if you have any questions.

[Save & Continue Later...](#)

[Next](#)

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FIG. 29



- Apply Now
- Returning User
- Learn More
- Use Our Tools
- Check Rates

24 x 7 Customer Service
Call 1-800-555-1234 or Email

Loan Selection

Here is a sampling of the loan options for which you have been approved. To see any additional loans and rate/point combinations that you have been approved for, click the View More Loan Options button for each loan category. If you would like a written record of your approval, please click [here](#) to view and print your approval letter from us.

Click on the Loan Details link for a loan to view additional information. If you decide that's the right loan for you, you can reserve your loan and float or lock your interest rate online at that time.

Working with ABC Mortgage, you will receive the following benefits:

- An appraisal waiver for the specified property.
- Reduced documentation requirements for the income reported in your application.
- Reduced documentation requirements for the assets reported in your application.

NOTE: The rates quoted below are based on current market prices and are valid until 08/23/2002 21:45:00 EST. If you do not take advantage of these rates by 08/23/2002 21:45:00 EST, we will provide you with an updated quote.

[View Glossary](#)

[Print](#)

Purchase Price: \$150,000.00

Loan Amount: \$120,000.00

Fixed Rate Mortgages

[View More Loan Options](#)

3020

Loan Type	Interest Rate	APR	Monthly Payment (P&I)	Points	Estimated Cash to Close	
-----------	---------------	-----	-----------------------	--------	-------------------------	--

30-Year Fixed	5.750%	5.920%	\$703.12	1.000	\$34,800	Loan Details
---------------	--------	--------	----------	-------	----------	------------------------------

15-Year Fixed	5.250%	5.420%	\$962.14	1.000	\$38,845	Loan Details
---------------	--------	--------	----------	-------	----------	------------------------------

Adjustable Rate Mortgages

[View More Loan Options](#)

3018

Loan Type	Interest Rate	APR	Monthly Payment (P&I)	Points	Estimated Cash to Close	
-----------	---------------	-----	-----------------------	--------	-------------------------	--

5/1 ARM	4.875%	4.680%	\$630.98	1.000	\$33,220	Loan Details
---------	--------	--------	----------	-------	----------	------------------------------

7/1 ARM	5.125%	4.970%	\$658.64	1.000	\$33,980	Loan Details
---------	--------	--------	----------	-------	----------	------------------------------

[Logout](#)

General approval disclaimer placeholder text

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FIG. 30

Loan Selection

You have selected the product and interest rate listed below. If you are still satisfied after reviewing the detailed information, please review your options for reserving your funds online. If you have any questions, please call us at the ABC Call Center at 1-800-555-1234.

Product: **30-Year Fixed**

The interest rate quoted below is for a fixed rate loan product and will not change over the life of the loan.

 [View Glossary](#)

 [Print](#)

Loan Details

Purchase Price:	\$150,000.00	Base Interest Rate:	5.750%
Down Payment:	\$30,000.00	Total Interest Rate:	5.750%
Loan Amount:	\$120,000.00	Points:	1.000
Estimated Cash to Close:	\$34,600	APR:	5.920%

Monthly Payment Details

Principal and Interest:	\$703.12
Estimated Real Estate Taxes:	\$33.33
Estimated Homeowner's Insurance:	\$8.33
Homeowner's Association Fee:	\$0.00
Estimated Total Monthly Payment:	\$744.78

NOTE: This quote is valid until 08/23/2002 21:45:00. To take advantage of this quote, you must lock in the interest rate and points before the quote expires.

Reserving Your Funds:

To reserve your funds, please choose the option below that best fits your needs.

- 3110 ☒ **Lock In the Rate** — The interest rate of 5.750% will be guaranteed for 90 days. If rates increase, your rate will not be affected; if they decrease you will not be able to take advantage of a lower rate.
- 3112 ☐ **Float the Rate** — Contact us at a later date to lock the rate, or allow it to float until a few days before closing. If rates decrease, you'll be able to take advantage of a lower rate; if they increase, your loan will be subject to a higher rate, which may affect the loan decision.

To complete the home-loan application, lock or float the rate, and reserve the loan amount, a deposit of \$50.00 is required. When the loan is closed, we will reduce the cash required to be paid at closing by this \$50.00 deposit. If you do not close the loan, the deposit is not refundable.

A commitment letter with the required federal and state disclosures will be sent to you via mail or electronically within three business days of your providing the application deposit.

Please enter your credit card information:

Cardholder's Name
(as it appears on the credit card)

Ken Bass

Credit Card

Visa

Credit Card Number

922222222222

Expiration Date

December 2003

[Back](#)

[Logout](#)

[Reserve My Funds](#)

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ABC Home Mortgage

Apply Now
Returning User
Learn More
Use Our Tools
Check Rates



24 x 7 Customer Service
Call 1-800-555-1234 or Email

Loan Summary

Congratulations! Your loan application is complete and your funds are reserved. A summary of your loan features and monthly payment is listed below for your easy reference.

A commitment letter with the required federal and state disclosures will be sent to you via mail or electronically within three business days of your providing the application deposit. You will need to send us a copy of the documentation listed below. We will be contacting you soon with more details on your closing.

[View Glossary](#) [Print Loan Summary](#) [Print Approval Letter](#)

Loan Details:

Borrower(s)	Ken Bass
Loan Type:	30-Year Fixed
Loan Amount:	\$120,000.00
Interest Rate:	5.750%
Points:	1.000
APR:	5.920%
Estimated Cash to Close:	\$34,600
Desired Closing Date:	10/30/2002

Monthly Payment Details:

Principal and Interest:	\$703.12
Estimated Real Estate Taxes:	\$33.33
Estimated Homeowner's Insurance:	\$8.33
Homeowner's Association Fees:	\$0.00
Estimated Total Monthly Payment	\$744.78

Next Steps:

You will be required to provide copies of the following:

- Documentation confirming that the following judgements and garnishments have been paid on or before closing:

Type	Date Filed	Date Satis.	Amount
JUDGEMENT	10/01/1993	01/01/1994	5000.00
- Changes in your application data (whether initiated by you or identified during verification) may affect but are not limited to rate, points, appraisal requirements, maximum loan amount and additional documentation needed to close your loan
- Fully executed agreement of sale to support the purchase price of \$150,000.00 immediately after signing
- Documentation confirming that homeowner's insurance has been obtained on or before closing and that premiums have been prepaid for one year
- Pay stub dated within 30 days of the application to confirm \$6000.00 of base monthly income for Ken Bass; recent W-2 form required if 30 days year-to-date earnings are not on pay stub
- Documentation verifying assets totaling a minimum of \$30,897.60
- Complete savings account statement for Ken Bass covering a 30-day period and dated within 45 days of the application

Please send these documents to us in the postage-paid envelope we will provide with the disclosures. If we have questions or require additional documents while we are processing your application, we will contact you.

We will:

- Request flood zone certification; if flood insurance is required, you will be requested to provide a copy of the policy on or before closing
- Request a full title search and mortgagee title insurance policy prior to the closing of your loan

Rate Status Details:

Rate Status:	Locked
Rate Lock Date:	08/23/2002
Rate Lock Expiration:	11/21/2002

[Logout](#)

General approval disclaimer placeholder text

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FIG. 32



Search Results

Here are the results of your search. Please select the applicant name to see the details of the applicant's account.

Sort by: Last Name descending Score

Last Name	First Name	Case File Number	Loan Status	City, State	SSN
Buwer	Beth	1234567890	Floating	Atlanta, GA	999-88-9220
Buwer	Rob	1234567890	Registered	Atlanta, GA	999-88-9221

Back

FIG. 34

Call Center - Solution Finder - Microsoft Internet Explorer

Solution Finder

Housing Expense Ratio	129.83
Total Expense Ratio	205.67
Months of Reserve	6

The primary reasons the loan was not recommended for approval are: combined loan to value ratio, purpose of refinance, total housing expense.

This case is ineligible because the CLTV cannot be greater than 90 percent for fixed-rate Cash Out Refinance mortgage secured by 1-unit primary residence properties.

This case is being referred to the call center because the interest rate exceeds the threshold set for E-Commerce Credit Model loans.

This case is being referred to the call center as the total expense ratio of 205.67 exceeds the threshold established for the E-Commerce Credit Model.

This case has been referred to the call center as it requires further review by an underwriter. Based on the data submitted to the E-Commerce Credit Model, this case does not appear to meet Fannie Mae's underwriting guidelines.

Next Step

FIG 34A

Reminder: While in the Call Center do not use the browser's Back button.

Search for a Case File

To look up an existing applicant enter the following information:

First Name:
Last Name:

Create a New Case File

Please enter the following information about the new applicant:

First Name:
Last Name:
Email Address:

Please enter the following business tracking information and click Create.

Marketing Code:
(if applicable)
Business Source:

Open an Existing Case File

The application number of the last case file you were working on is: 487

Case file application number:

FIG. 35

[Open/Create Case File](#)
[My User Account](#)
[Today's Rates](#)
[Glossary](#)
[Calculators](#)
[Logout](#)

3610

3612

3614

3616

3618

3620

3622

3624

3626

3628

3630

Case File Application Number

487

Business Source Name

ABC Business Source

Applicant Name(s)

Ken Bass

[Loan Information](#)
[Loan Summary](#)
[Application Summary](#)
[Underwrite and Approve](#)
[Underwrite Price Result](#)
[Loan Summary](#)
[Credit Review](#)
[Negotiated Seller Credit](#)

Loan Purpose

Purchase

Preferred Closing Date

(Note: This date is not guaranteed.)

10/30/2002 (mm/dd/yyyy)

Purchase Price

(Note: Please give this amount in whole dollars only.)

\$ 150,000

Down Payment

(Note: Please give this amount in whole dollars only.)

\$ 30,000 or %

Deposit with Sales Contract/Purchase Agreement

\$ 1,000

Loan Amount

(Note: Please give this amount in whole dollars only. For purchase transactions, this amount equals the purchase price minus the down payment and will automatically adjust if either amount is changed.)

\$ 120,000

Seller-Paid Closing Costs

\$ 1,000 or points

Other credits toward the home purchase:

Employer-Assisted Housing

\$

Negotiated Seller Credit

\$ or points

Lease Purchase Funds

\$

Relocation Funds

\$

Is the applicant being relocated by their employer?

Yes No

[Back](#)
[Save Case File](#)
[Next Step](#)

FIG. 36

Case File Manager

Open/Create Case File

My User Account

Today's Rates

Glossary

Calculators

Logout

Case File Application Number 487

Business Source Name ABC Business Source

Applicant Name(s): Ken Bass

Loan Information

Property

Application

Documents

Assets

Debt

Underwriting

Underwriting

Loan Summary

Credit Review

Negotiate

Property Type

Single Family

Number of Units

☒ One ☐ Two or more units

Subject Property Address

1633 13th Street, NW

Unit Number

City

Washington

County

State

District of Columbia

ZIP

20009

Property Use

Primary Residence

Monthly Homeowner's Association Fees

\$

Estimated Market Value of the Home

\$ 150,000

Back

Go to Case File

Next

FIG. 37

Case File Application Number 487

Business Source Name ABC Business Source

Applicant Name(s): Ken Bass

[Loan Information](#)
[Applicant\(s\)](#)
[Underwriting and Policy](#)
[Underwriting & Policy Results](#)
[Loan Summary](#)
[Credit Review](#)
[Negotiate Lock](#)

Ken Bass

First Name

Ken

Middle Name

Last Name

Bass

Suffix

Social Security Number

999 - 88 - 9207

Marital Status

Unmarried

Age

27

Citizenship Status

U.S. Citizen

Occupy Property as Primary Residence

☒ Yes
 ☐ No

Please enter the applicant's current address. If it is a refinance for a primary residence, please verify the pre-filled address information.

Current Address

1210 North Kensington

Unit Number

City

Atlanta

State

Georgia

ZIP

30336

Home Phone

202 - 555 - 1212

Work Phone

202 - 555 - 1212

Mobile Phone

Fax

Extension

FIG. 38

Government Monitoring Data

The federal government requires that we request the following information from the applicant, which will be used to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. The applicant is not required to furnish this information. By law, we may not discriminate against the applicant based on the answers provided (if any) to these questions, nor may we discriminate against the applicant if no answers are provided.

Race

If "Other" please indicate race or national origin.

Gender

Applicant does not wish to provide this information. ☐

Remove
Applicant

Add Another
Applicant

Back

Save & Close
to Case File

Next

FIG. 39

Case File Application Number 487

Applicant Name(s): Ken Bass

Business Source Name ABC Business Source

Loan Information

Property

Applicant

Income

Assets

Debt

Underwrite and Price

Underwrite Price Results

My Loan Summary

Credly Review

My Loan Lock

Ken Bass

Monthly Income

Is the applicant interested in applying for the Easy Purchase loan?

☐ Yes
 ☒ No

(Note: If yes, the rate may be higher.)

Monthly Salary	\$ 6,000.00
Bonuses	\$
Commissions	\$
Overtime Pay	\$
Pension and Retirement	\$
Dividends and Interest	\$
Alimony/Child Support/Separate Maintenance	\$
Notes Receivable/Installment	\$
Social Security/Disability	\$
Mortgage Differential	\$
Trust Funds	\$
Unemployment/Welfare	\$
Automobile/Expense Account	\$
Foster Care	\$
VA Benefits	\$
All Other Income	\$
Total Monthly Income	\$ 6,000.00

FIG. 40

Self-Employment Income

Has the applicant received his/her primary income from self-employment for more than the last twelve months?

☐ Yes ☒ No

Most recent Tax Year

2001

If the applicant is paid salary by the business, enter the W-2 income as shown on line # 7 from the first page of the Federal tax return.

\$

If the applicant's business is a sole proprietorship or the applicant is an independent contractor, enter the net income as reported on line # 12 from the first

\$

page on the Federal tax return, or adjusted income from Schedule C.

If the applicant's business is a sole proprietorship, enter the depreciation as shown on line # 13 of Schedule C of the Federal tax return.

\$

If the applicant's business is a partnership or S-Corporation, then enter the ordinary income as reported on Schedule K-1 or Schedule E.

\$

Total Self-Employment Income

\$



FIG. 41

Case File Manager

Open/Create Case File

My User Account

Today's Rates

Glossary

Calculators

Logout

Case File Application Number 487

Applicant Name(s): Ken Bass

Business Source Name ABC Business Source

Case Information

Property

Applicants

Income

Assets

Underwrite

Underwrite and Price

Underwrite Price Result

Loans Summary

Credit Review

Verdicts of Credit

Please ensure that any deposit with the sales contract or purchase agreement is not double counted as an asset.

Ken Bass

Checking Account(s)	\$ 20,000
Savings Account(s)	\$ 50,000
Money Market Account(s)	\$
CDs	\$
Mutual Funds	\$
Stocks and Bonds	\$
Retirement Funds	\$
Gift Funds Not Yet Deposited in Account	\$
Proceeds from Sale of Real Estate	\$
Other Assets:	
Bridge Loan Not Yet Deposited	\$
Trust Funds	\$
Tax Refund Not Received/Deposited	\$
Inheritance	\$
Total Assets	\$ 70,000

Save Back

Save/Save & Print Case File

Print

FIG. 42

Business Source Name	ABC Business Source
----------------------	---------------------

Applicant Name(s): Ken Bass

Loan Information	The Property	Applicant's Information	Income and Assets	Debt and Obligations	Underwriting and Risk	Underwriting Price Results	Loan Summary	Credit Review	Negotiate and Close
---------------------	-----------------	----------------------------	----------------------	-------------------------	--------------------------	-------------------------------	-----------------	------------------	------------------------

Debt Review

Real Estate
Debt

Add Real Estate Debt

Is any applicant paying alimony/child support/separate maintenance?

Monthly Amount Paid

Ken Bass

☐ Yes ☒ No

S

Debts Review

Debt	Current Balance	Date Opened	Monthly Payment	Does this debt belong to any of the applicants?	Is this secured by real estate?
KAPS MORTGAGE	\$239,046.00	04/1994	\$2,390.00	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No

If the data shown is subsequently changed that would cause the credit report to be repulled, it will be necessary to revisit this set of screens and review the applicant's real estate debts again.

Once the debt review has been completed, click Continue.

Continue

Back

SAINT JOHN'S
CATHOLIC CHURCH

North

FIG. 43

[Open/Create Case File](#)
[My User Account](#)
[Today's Rates](#)
[Glossary](#)
[Calculators](#)
[Logout](#)

Case File Application Number 487
Business Source Name ABC Business Source
Applicant Name(s): Ken Bass

[Loan Information](#)
[Property](#)
[Applicant](#)
[Business](#)
[Debt](#)
[Underwriting and Pricing](#)
[Underwriting Review](#)
[Estimate Summary](#)
[Credit Review](#)
[Negotiate Package](#)

[Debt Review](#)
[Real Estate Debt](#)
[Add Real Estate Debt](#)

Debt	Date Opened	Current Balance	Monthly Payment
KAPS MORTGAGE	04/1994	\$ 239,046.00	\$ 2,390.00

Is this debt related to applicant's current residence?
☒ Yes ☐ No

Will the applicant pay off this debt prior to or at closing of this loan transaction?
☒ Yes ☐ No

What is the current status of the property securing this loan?

If the property securing this loan is a rental property, enter the property address and the gross monthly rental income earned by the applicant from the property:

Street Address

City

State

ZIP

Gross Monthly Rental Income \$

If there are additional real estate debts not disclosed on the credit report, click Add Real Estate Debt.

If there are no additional real estate debts, click Save and Review.

[Add Real Estate Debt](#)
[Save and Review](#)

[Back](#)
[Save & Close Case File](#)
[Print Next Step](#)

FIG. 44

Which applicant is the primary owner of this debt?

What is the creditor's name?

What is the creditor's account number?

What is the current balance?

What is the applicant's monthly payment on this debt?

(Include principal, interest, insurance, taxes, and homeowner's association fees)

Is this debt related to the applicant's current residence?

Will the applicant pay off this debt prior to or at closing of this loan transaction?

What is the current status of the property securing this loan?

If this is a rental property, enter the property address and the gross monthly rental income earned from the property.

Street Address

City

State

·ZIP·

Gross Monthly Rental Income:

Ken Bass

3

S

☒ Yes ☐ No

☒ Yes ☐ No

S

To add a real estate debt, click **Add Another**.

If there are no additional real estate debts, click **Save and Review**.

To cancel, click **Cancel**.

Add

**Brye and
Brye**

Case 1

[Back](#)

Save & Close
Case File

Next

FIG. 45

Case File Application Number 487

Business Source Name ABC Business Source

Applicant Name(s): Ken Bass

[Loan Information](#)
[Property Information](#)
[Applicant Info](#)
[Business](#)
[Assets](#)
[Liabilities](#)
[Income](#)
[Expenses](#)
[Underwrite and Price](#)
[Underwriting & Price Details](#)
[Loan Summary](#)
[Credit Review](#)
[Underwrite & Price](#)

Before the applicant's completed loan application is evaluated, please review with applicant(s) the summary of the information below and modify it if necessary.

Property Information

Property Type

Single Family

Address

1633 13th Street, NW
Washington DC 20009

Loan Information

Loan Purpose

Purchase

Loan Product

No Preference

Seeded Point Value

0.000

Estimated Loan To Value

80.00

Purchase Price

\$ 150,000.00

Down Payment

\$ 30,000.00

Total Other Credits

\$ 0.00

Loan Amount

\$ 120,000.00

Preferred Closing Date

(mm/dd/yyyy) 10/30/2002

e-Consent

- ☒ The applicants hereby agree to the terms stated in the lender [electronic disclosure consent policy](#) and consent to receive electronic disclosures.
- ☐ The applicants do not agree to the terms stated in the lender [electronic disclosure consent policy](#) and do not consent to receive electronic disclosures.

Email address for electronic disclosures:

Name	Total Monthly Income	Total Assets
Ken Bass	\$6,000.00	\$70,000.00

Click Next to underwrite and price this loan application.



FIG. 46

Case File Manager

[Open/Create Case File](#)
[My User Account](#)
[Today's Rates](#)
[Glossary](#)
[Calculators](#)
[Logout](#)

Case File Application Number: 1234
 Business Source Name: ABC Call Center
 Case File Status: Active - Not Registered
 Applicant Name(s): Kan Bass
 Trusted Advisor: John Doe
 TA Phone Number: (999) 999-9999 9999

[Loan Information](#)
[Property](#)
[Applicant](#)
[Income](#)
[Assets](#)
[Debt](#)
[Underwrite and Price](#)
[Underwrite & Price Results](#)
[Offer Letter](#)
[Credit Review](#)
[Non-Compliance](#)

These rates are valid until 05/28/2003 15:34 PM ET. If the rate quote expires you will need to re-underwrite this loan application.

[View Approval](#)

Loan Details

Loan Product Preference	None	Monthly Homeowner's Association Fees	\$0.00
Purchase Price	\$150,000.00	Estimated Monthly Real Estate Taxes	\$96.00
Down Payment	\$30,000.00	Estimated Monthly Hazard Insurance	\$50.00
Loan Amount	\$120,000.00	Loan To Value Ratio	80.00
Maximum Approved Loan Amount	\$142,500.00	Combined Loan To Value Ratio	80.00
New Subordinate Financing Amount	\$0.00	Maximum Loan To Value Ratio For Rate	80.00
New Subordinate Financing P & I Amount	\$0.00	Maximum Approved Loan Amount for Same Rate	\$120,000.00

Marketing Messages

- An appraisal waiver for the specified property.
- Reduced documentation requirements for the income reported in your application.
- Reduced documentation requirements for the assets reported in your application.

Approved Loan Products

Select a loan to reserve funds.

[30 Year Fixed](#)
[15 Year Fixed](#)
[20 Year Fixed](#)
[7 Year Balloon](#)
[5 Yr ARM](#)
[6 Yr ARM](#)
[7 Yr ARM](#)
[10 Yr ARM](#)
[All Products](#)

Sort by: [estimated closing costs](#)

[Sort](#)

	Base Interest Rate	LDPRA	Total Interest Rate	APR	Monthly P&I	Points	Estimated Closing Costs
Ⓞ	6.125%	0.000	6.125%	6.100%	\$729.14	-0.875	\$32,914
○	6.000%	0.000	6.000%	5.990%	\$719.47	-0.625	\$33,208
○	5.875%	0.000	5.875%	5.900%	\$709.85	-0.250	\$33,652
○	5.750%	0.000	5.750%	5.820%	\$700.29	0.250	\$34,246
○	5.625%	0.000	5.625%	5.740%	\$690.79	0.750	\$34,839
○	5.500%	0.000	5.500%	5.660%	\$681.35	1.250	\$35,433
○	5.250%	0.000	5.250%	5.540%	\$662.65	2.625	\$37,070
○	5.125%	0.000	5.125%	5.490%	\$653.39	3.500	\$38,114
○	5.000%	0.000	5.000%	5.430%	\$644.19	4.250	\$39,008
○	4.875%	0.000	4.875%	5.390%	\$635.05	5.125	\$40,052

[Back](#)

[Save & Close Case File](#)

[Next](#)

FIG. 47

[Open/Create Case File](#)
[My User Account](#)
[Today's Rates](#)
[Glossary](#)
[Calculators](#)
[Logout](#)

Case File Application Number 1234 Applicant Name(s): Ken Bass
Business Source Name ABC Call Center
Case File Status Active - Not Registered

[New Loan Information](#)
[Property](#)
[Appraisal](#)
[Income](#)
[Assets](#)
[Liabilities](#)
[Underwriting](#)
[Underwriting Funded](#)
[Underwriting Price Return](#)
[Reserve Funds](#)
[Credit Review](#)

[Close Case](#)
[Print Results](#)

You have until 05/29/2003 15:34 PM ET to lock or float this rate. If the rate quote expires you will need to re-underwrite this loan application.

Rate Status	Not Registered	Principal & Interest (P + I)	\$690.79
Selected Loan Product	30-Year Fixed	Estimated Monthly Homeowner's Association Fees	\$0.00
Loan Purpose	Purchase	Estimated Monthly Real Estate Taxes	\$16.67
Loan Amount	\$120,000.00	Estimated Monthly Hazard Insurance	\$8.33
New Subordinate Financing Amount	\$0.00	Total Estimated Monthly Payment	\$715.79
New Subordinate Financing P + I Amount	\$0.00	Estimated Closing Costs	\$31,256
Base Interest Rate	5.625%		
Low Down Payment Rate Adjustment	0.000%		
Total Interest Rate (includes LDPRA)	5.625%		
APR	5.490%		
Maximum Interest Rate for First	6.750%		
Points	-2.021		
Preferred Closing Date	07/30/2003		
(Note: This date is not guaranteed.)			

Marketing Messages

- An appraisal waiver for the specified property.
- Reduced documentation requirements for the income reported in your application.
- Reduced documentation requirements for the assets reported in your application.

Underwriting Conditions

Reserve Funds

To complete the home-loan application and lock or float the rate, a deposit of \$450.00 is required from the applicant(s). When the loan is closed, the cash required to be paid at closing will be reduced by that amount. Please select the appropriate rate option and method of payment below to reserve the loan funds for the applicant(s).

Rate Options

☐ Float the Rate
☒ Lock the Rate

Method of Payment

☒ Pay by credit card authorized online.
 If the method of payment is by credit card authorized online, please enter the credit card information below.

Cardholder's Name (As it appears on the credit card.)
 Credit Card
 Credit Card Number
 Expiration Date

☐ Pay by credit card authorized via toll-free number.
 If the method of payment is by credit card authorized via toll-free number, please enter the authorization code below.
 Authorization Code

☐ Pay by check or cash.
 If the method of payment is by check or cash, you may enter the check or money order number below.
 Check or Money Order Number

[Back](#)
[Cancel Case File](#)
[Return to Funds](#)

FIG. 47A

Case File Application Number 487

Business Source Name ABC Business Source

Applicant Name(s): Ken Bass

[Loan Information](#)
[Property](#)
[Applicant](#)
[Income](#)
[Assets](#)
[Bank](#)
[Underwrite and Price](#)
[Underwrite & Price Results](#)
[Closing](#)
[Escrow](#)
[Negotiate](#)

These rates are valid until 09/20/2002 18:43:00 EST. If the rate quote expires you will need to re-underwrite this loan application.

Loan Details

Loan Product Preference	<u>30-Year Fixed</u>	Monthly Homeowner's Association Fees	\$0.00
Purchase Price	<u>\$150,000.00</u>	Estimated Monthly Real Estate Taxes	\$33.33
Down Payment	<u>\$30,000.00</u>	Estimated Monthly Hazard Insurance	\$8.33
Loan Amount	<u>\$120,000.00</u>	Loan To Value Ratio	80.00
Maximum Approved Loan Amount	\$142,500.00	Combined Loan To Value Ratio	80.00
		Maximum Loan To Value Ratio For Rate	80.00
		Maximum Approved Loan Amount for Same Rate	\$120,000.00

Marketing Messages

- An appraisal waiver for the specified property.
- Reduced documentation requirements for the income reported in your application.
- Reduced documentation requirements for the assets reported in your application.



FIG. 48

Case File Application Number 487

Applicant Name(s): Ken Bass

Business Source Name ABC Business Source

[Underwriting](#)
[Underwriting](#)
[Underwriting](#)
[Underwriting](#)
[Underwriting](#)
[Underwriting](#)
[Underwriting](#)
[Underwriting](#)
[Underwriting](#)
[Underwriting](#)

[Print Credit Report](#)
[Print Loan Summary](#)

Rate Status	Locked	Principal & Interest (P + I)	\$725.80
Selected Loan Product	30-Year Fixed	Estimated Monthly Homeowner's Association Fees	\$0.00
Loan Purpose	Purchase	Estimated Monthly Real Estate Taxes	\$33.33
Loan Amount	\$120,000.00	Estimated Monthly Hazard Insurance	\$8.33
Base Interest Rate	6.000%	Total Estimated Monthly Payment	\$1,767.47
Low Down Payment Rate Adjustment	0.000%	Estimated Cash to Close	\$34,600
Total Interest Rate (includes LDPR)	6.000%	Loan to Value Ratio	80.00
APR	6.040%	Combined Loan to Value Ratio	80.00
Points	1.000		
Preferred Closing Date	10/30/2002		
(Note: This date is not guaranteed.)			
Rate Lock Date	09/20/2002		
Rate Lock Expiration Date	11/19/2002		

[Check Current Rates](#)

- Marketing Messages
- An appraisal waiver for the specified property.
 - Reduced documentation requirements for the income reported in your application.
 - Reduced documentation requirements for the assets reported in your application.

Underwriting Conditions

[Check Current Rates](#)

FIG. 49

Case File Application Number: 487

Applicant Name(s): Ken Bass

Business Source Name: ABC Business Source

Business Information

Applicant Information

Applicant Details

Applicant Assets

Applicant Liabilities

Applicant Income

Applicant Expenses

Underwrite

Underwrite Price Result

Loan Summary

Credit Review

Negotiate Deal

Ken Bass

Credit Report File Number: 000000999889207

Credit Agency: Agency 1

Credit Report Date: 09/20/2002

View Credit Report

Credit History Details

Please review the applicant's credit history to determine if the details are accurate.

Creditor/ Account #	Belongs To	Date Opened/ Last Reported	Credit Limit/ Balance	Monthly Payment	Credit Type/ Account Status	Account Type	Reconciliation Status
AM GEN FIN 93567120	Applicant	12/1991 08/2002	\$ \$0	\$0	Unknown Unknown	Unknown	Current Debt
J C PENNEY 8585849	Applicant	06/1991 08/2002	\$1000 \$1000	\$100	Revolving Unknown	Credit card	Current Debt
USAG LOAN 25129202301654280	Applicant	06/1993 08/2002	\$437 \$572	\$7	Installment Unknown	Installment loan	Current Debt
USAG LOAN 25129202301654278	Applicant	03/1992 08/2002	\$2625 \$3460	\$45	Installment Unknown	Installment loan	Current Debt

After credit details have been reconciled for this loan application, re-run the transaction by clicking on the Underwrite and Price button.

Underwrite and Price

Back

Save & Close Case File

Underwrite and Price

FIG. 50

[Open/Create Case File](#)
[My User Account](#)
[Today's Rates](#)
[Glossary](#)
[Calculators](#)
[Logout](#)

Case File Application Number 487
Applicant Name(s): Ken Bass

Business Source Name ABC Business Source

[Loan Information](#)
[Loan Summary](#)
[Application](#)
[Underwriting](#)
[Underwriting Results](#)
[Closing Summary](#)
[Credit Review](#)
[Escrow Lock](#)

Rate Status Locked
Loan Purpose Purchase
Loan Amount \$120,000.00
Rate Lock Date 09/20/2002
Current Rate Lock Expiration Date 11/19/2002
Current Closing Date 10/30/2002
Product Preference 30-Year Fixed

Check Current Rates

5110

Current Loan Product: 30-Year Fixed

Total Monthly Payment	Base Interest Rate	LDPRA	Interest Rate	APR	Monthly P&I	Points	Estimated Cash to Close
\$1,767.47	6.000%	0.000%	6.000%	6.040%	\$725.80	1.000	\$34,800

Close Case

FIG. 51

Case File Application Number 487

Applicant Name(s): Ken Bass

Rate Status	Locked
Loan Purpose	Purchase
Loan Amount	\$120,000.00
Rate Lock Date	09/20/2002
Current Rate Lock Expiration Date	11/19/2002
Current Closing Date	10/30/2002
Product Preference	30-Year Fixed

Check Current Rates

Current Loan Product: 30-Year Fixed

Negotiate Lock

Loan Product: 30-Year Fixed

LDPRA 0.000%

Base Negotiated Rate

(Note: Value is automatically calculated as Total Negotiated Rate - LDPRA.)

Negotiated Points

Maximum Points	4.739
(including hedge, miscellaneous points and delivery fee)	

Base Interest Rate	Current Points	Original Points
6.500%	-1.250	-1.250
6.375%	-1.000	-1.000
6.250%	-0.625	-0.625
6.125%	-0.125	-0.125
6.000%	0.250	0.250
5.875%	0.625	0.625
5.750%	1.375	1.375
5.625%	2.125	2.125
5.500%	2.750	2.750
5.375%	3.750	3.750
5.250%	4.750	4.750
5.125%	5.750	5.750

Hedge Points	0.375	0.375
Miscellaneous Points Adjustment	1.000	1.000
Delivery Risk-Based Adjustment	0.000	0.000

To lock the negotiated rate-point combination for the 30-Year Fixed loan, please click on Lock.



Clint Case
File

FIG. 52

Welcome to the Secondary Transactions home page, where you can find an overview of transaction activity. For more information, or to manage any of the categories listed below, please choose one of the links above.

Today's Transactions

Transaction	Time	Count	Amount	Wtd Avg PNY	Wtd Avg Pass-Thru	Wtd Avg Price	Extension Fees	User Name	Status
Sell/Fund	Jul-01-02 11:01AM	175	\$19,250,000	0.0000%	0.0000%	100.00000	\$00,000	s9ucmm	Completed
Sell/Fund	Jul-01-02 11:04AM	123	\$13,530,000	0.0000%	0.0000%	100.00000	\$00,000	sxunna	Completed

Committing — Best Efforts

Eligible to Commit

	Count	Amount	Wtd Avg Note Rate
30 Yr Fixed	8	\$2,250,000	6.7500%
15 Yr Fixed	3	\$750,000	6.7500%
Total	9	\$3,000,000	6.7500%

Need Extensions

	Count	Amount	Wtd Avg Note Rate
30 Yr Fixed	2	\$125,000	6.3750%
15 Yr Fixed	1	\$75,000	6.3750%
Total	3	\$200,000	6.3750%

Need Product Changes

	Count	Amount	Wtd Avg Note Rate
To Eligible Products	2	\$220,000	6.5000%
To Ineligible Products	1	\$100,000	6.5000%
Total	3	\$320,000	6.5000%

Upcoming Expirations

	Count	Amount	Wtd Avg Note Rate
Today	6	\$660,000	6.5000%
Next 1-3 Days	30	\$3,000,000	6.5000%
Next 4-7 Days	36	\$3,960,000	6.5000%
Total	72	\$7,620,000	6.5000%

All Active Commitments — Best Efforts

	Count	Amount	Wtd Avg PNY	Wtd Avg Pass-Thru	Wtd Avg Price	Extension Fees
30 Yr Fixed	675	\$74,250,000	0.0000%	6.0000%	101.00000	\$618
20 Yr Fixed	25	\$2,750,000	0.0000%	6.0000%	101.00000	\$0
15 Yr Fixed	100	\$11,000,000	0.0000%	6.0000%	101.00000	\$0
Total	800	\$88,000,000	0.0000%	6.0000%	101.00000	\$618

Pricing

Loans to Value

	Loans Imported	Loans Marked	Total Loan Amount	Market Price	Loans Not Priced
Mandatory	2391	2269	\$379,883,791	101.00000	122
Best Efforts	800	800	\$88,000,000	101.00000	0
Total	3191	3069	\$467,883,791	101.00000	122

Loans to Sell

	Loans Imported	Loans Sold	Sale Price	Sale Price (dollars)	Fees & Interest	Total Proceeds	Loans Not Sold
Mandatory	363	332	101.00000	\$55,087,686	\$00,000	\$55,087,686	31
Best Efforts	6	6	101.00000	\$660,000	\$00,000	\$660,000	0
Total	369	332	101.00000	\$55,747,686	\$00,000	\$55,747,686	31

5320
5310
5330
5340
5350
5360

FIG. 53

Commit Loan

This page contains a list of loans eligible for commitment. If errors occurred, they will be listed at the bottom of the page.

To exclude a loan that you do not want to commit, please check the box next to the loan. When you have finished reviewing the list and are satisfied with your choices, please click the Commit button.

Loans Available to Commit

	Count	Amount	Wtd Avg PNY	Wtd Avg Pass-Thru	Wtd Avg Price	
Total Loans in Batch:	13					Print Transactions
30 Yr Fixed	3	\$335,000	0.0000%	8.0000%	100.00000	Refresh Loans
20 Yr Fixed	4	\$415,000	0.0000%	8.0000%	100.00000	
15 Yr Fixed	3	\$325,000	0.0000%	8.0000%	100.00000	
Total Eligible	10	\$1,075,000	0.0000%	8.0000%	100.00000	
Errors	3					

Select each loan to exclude, then click the Commit button to commit the remaining loans. If you update the list of loans by clicking the Refresh Loans button, previously excluded loans will show up as already checked.

5410

Clear All		Lock				Commitment — Best Efforts					View All
Exclude	ProSpan Case File	Effective Date	Expiration Date	Scheduled Closing	Rate	Amount	Expiration Date	PNY Indication	Pass-Thru	Price Indication	
30 Year Fixed											
<input type="checkbox"/>	2000207840	09/25/2002	10/24/2002	10/23/2002	6.5000%	\$110,000	10/31/2002	0.0000%	8.0000%	100.00000	
<input type="checkbox"/>	2000207840	09/25/2002	10/24/2002	10/23/2002	6.5000%	\$100,000	10/31/2002	0.0000%	8.0000%	100.00000	
<input type="checkbox"/>	2000207980	09/25/2002	11/23/2002	11/22/2002	6.5000%	\$125,000	11/25/2002	0.0000%	8.0000%	100.00000	
Total 30 Year Fixed						\$335,000		0.0000%	8.0000%	100.00000	
20 Year Fixed											
<input type="checkbox"/>	2000208840	09/25/2002	10/24/2002	10/23/2002	6.7500%	\$100,000	10/31/2002	0.0000%	8.5000%	100.00000	
<input type="checkbox"/>	2000207840	09/27/2002	10/26/2002	10/25/2002	6.7500%	\$110,000	10/31/2002	0.0000%	8.5000%	100.00000	
<input type="checkbox"/>	2000207810	09/27/2002	10/26/2002	10/25/2002	6.7500%	\$105,000	10/31/2002	0.0000%	8.5000%	100.00000	
<input type="checkbox"/>	2000209840	09/27/2002	10/26/2002	10/25/2002	6.7500%	\$100,000	10/31/2002	0.0000%	8.5000%	100.00000	
Total 20 Year Fixed						\$415,000		0.0000%	8.5000%	100.00000	
15 Year Fixed											
<input type="checkbox"/>	2000217840	09/25/2002	11/23/2002	11/22/2002	6.5000%	\$100,000	11/25/2002	0.0000%	8.5000%	100.00000	
<input type="checkbox"/>	2000227840	09/25/2002	11/23/2002	11/22/2002	6.5000%	\$90,000	11/25/2002	0.0000%	8.5000%	100.00000	
<input type="checkbox"/>	2000237840	09/25/2002	11/23/2002	11/22/2002	6.5000%	\$135,000	11/25/2002	0.0000%	8.5000%	100.00000	
Total 15 Year Fixed						\$325,000		0.0000%	8.5000%	100.00000	
View All											

[Commit](#)

Errors occurred while trying to price these loans.

Lock					Error				
ProSpan Case File	Effective Date	Expiration Date	Scheduled Closing	Rate	Amount	Expiration Date	PNY Indication	Pass-Thru	Price Indication
30 Year Fixed									
2000207840	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	"Sample short error message within the table."			
2000207840	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	"Sample short error message within the table."			
Total 30 Year Fixed					\$99,999,999				
20 Year Fixed									
2000207840	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	"Sample short error message within the table."			
Total 20 Year Fixed					\$99,999,999				

FIG. 54

Commit Transaction Results

[Print Transactions](#)

	Count	Amount	Wtd Avg PNY	Wtd Avg Pass-Thru	Wtd Avg Price
Total Loans in Batch:	167				
30 Yr Fixed	98	\$0,000,000	0.0000%	0.0000%	100.00000
20 Yr Fixed	23	\$0,000,000	0.0000%	0.0000%	100.00000
15 Yr Fixed	12	\$0,000,000	0.0000%	0.0000%	100.00000
Total Committed:	133	\$00,000,000	0.0000%	0.0000%	100.00000
Excluded	9				
Errors	3				

All displayed loans have been successfully committed.
Effective Date: 00/00/0000

		Lock				Commitment — Best Efforts				
ProSpan Case File	Effective Date	Expiration Date	Scheduled Closing	Rate	Amount	Expiration Date	PNY	Pass-Thru	Price	
30 Year Fixed										
2000207840	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	00/00/0000	0.0000%	0.0000%	100.00000	
2100182561	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	00/00/0000	0.0000%	0.0000%	100.00000	
2100202571	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	00/00/0000	0.0000%	0.0000%	100.00000	
Total 30 Year Fixed					\$99,999,999		0.0000%	0.0000%	100.00000	
20 Year Fixed										
2000207840	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	00/00/0000	0.0000%	0.0000%	100.00000	
2100182561	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	00/00/0000	0.0000%	0.0000%	100.00000	
2100202571	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	00/00/0000	0.0000%	0.0000%	100.00000	
2768983456	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	00/00/0000	0.0000%	0.0000%	100.00000	
Total 20 Year Fixed					\$99,999,999		0.0000%	0.0000%	100.00000	
15 Year Fixed										
2000207840	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	00/00/0000	0.0000%	0.0000%	100.00000	
2100182561	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	00/00/0000	0.0000%	0.0000%	100.00000	
2100202571	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999	00/00/0000	0.0000%	0.0000%	100.00000	
Total 15 Year Fixed					\$99,999,999		0.0000%	0.0000%	100.00000	

[View All](#)

Errors occurred while trying to commit these loans.

		Lock				Commitment — Best Efforts				
ProSpan Case File	Effective Date	Expiration Date	Scheduled Closing	Rate	Amount	Expiration Date	PNY	Pass-Thru	Price	
30 Year Fixed										
2000197160	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999		**Sample short error message within the table.**			
2000206820	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999		**Sample error message within the table.**			
Total 30 Year Fixed					\$99,999,999					
20 Year Fixed										
2560870568	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$999,999		**Sample short error message within the table.**			
Total 20 Year Fixed					\$99,999,999					

[View All](#)

FIG. 55

This page shows valuation information about various loans in the system. If necessary, click on the Import Loans link below to populate the page with loan information. After that, there are a number of things you may do on this page:

- To obtain pricing information about the loans on the page, click on the Mark to Market button.
- To change the servicing fees for loans, click on the Change Servicing link.
- To change the page's information into a format suitable for printing, click the Print Transaction button.
- To clear the information on the screen, click the Clear Loan Data button (clicking the Import Loans button will also overwrite the current cache of information and replace the current information on the screen with new information).
- To work on individual loans within loan categories, choose the View Loans or Edit Loans links at the bottom of each column.

Status

Transaction Status: Mark to Market by xunna on May-30-02 12:12PM
Last Modified:

- [Import Loans](#)
- [Change Servicing](#)

Results

	1-Day Mandatory	Best Efforts	Transaction Total
Loans Successfully Imported:	143	65	208
Loans Successfully Marked:	1	59	60
Total Loan Amount:	\$00,000,000	\$00,000,000	\$00,000,000
Weighted Average Market Price:	\$00,000,000	\$00,000,000	\$00,000,000
Weighted Average Servicing:	25.0bps	35.0bps	30.0bps

[Mark to Market](#)
[Print Transactions](#)
[Export Loan Details](#)
[Clear Loan Data](#)

Exceptions

Loans Not Priced:	9	2	11
Loans Excluded:	0	0	0

Product Summary

Mandatory Product:	30 Yr Fixed	20 Yr Fixed	15 Yr Fixed	10/1 ARM	7/1 ARM	5/1 ARM	3/1 ARM	7 Yr E
Wtd Avg Par Yield:	6.256	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Wtd Avg Pass-Thru:	6.650	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Note Rate:	7.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Remittance:	S/S	S/S	S/S	S/S	S/S	S/S	S/S	S/S
Loans Sold:	10	10	10	10	10	10	10	10
Excluded:	1	0	0	0	0	0	0	0
Errors:	4	1	5	1	1	1	1	1
	View Loans Edit Loans	View Loans Edit Loans	View Loans Edit Loans	View Loans Edit Loans	View Loans Edit Loans	View Loans Edit Loans	View Loans Edit Loans	View Edit

Best Efforts Product:	30 Yr Fixed	20 Yr Fixed	15 Yr Fixed	10/1 ARM	7/1 ARM	5/1 ARM	3/1 ARM	7 Yr E
Wtd Avg Par Yield:	6.256	6.456	0.000	6.256	6.444	5.234	5.234	
Wtd Avg Pass-Thru:	6.750	7.454	0.000	6.650	7.444	5.445	5.445	
Note Rate:	7.000	8.000	0.000	7.000	8.000	5.230	5.230	
Remittance:	S/S	S/S	S/S	S/S	S/S	S/S	S/S	
Loans Sold/Funded:	5	2	10	0	0	0	0	
Excluded:	1	0	0	0	0	0	0	
Errors:	1	0	1	21	15	16	16	
	View Loans Edit Loans	View Loans Edit Loans	View Loans Edit Loans	View Loans Edit Loans	View Loans Edit Loans	View Loans Edit Loans	View Loans Edit Loans	View Edit

FIG. 56

This page shows information about various loans in the system, and allows you to sell them. If necessary, click on the Import Loans link below to populate the page with loan information. After that, there are a number of things you may do on this page:

- To obtain pricing information about the loans on the page, click on the Mark to Market button.
- To sell the loans, click on the Self Fund Loans button.
- To change the servicing fees for loans, click on the Change Servicing link.
- To clear the information on the screen, click the Clear Loan Data button (clicking the Import Loans button will also overwrite the current cache of information and allow you to replace the current information on the screen with new information).
- To work on individual loans within loan categories, choose the View Loans or Edit Loans links at the bottom of each column.

Status			
Transaction Status:	Imported by exurine on May-30-02 12:12PM		
Last Modified:			
Results			
	1-Day Mandatory	Best Efforts	Transaction Total
Loans Successfully Imported:	143	65	208
Loans Successfully Marked:	-	-	-
Total Unpaid Principal Balance:	-	-	-
Weighted Average Market Price:	-	-	-
Weighted Average Servicing:	-	-	-
Exceptions			
Loans Not Priced:	9	2	11
Loans Excluded:	0	0	0

[Import Loans](#)

[Change Pricing](#)

[Mark to Market](#)

[Self Fund Loans](#)

[Export to Excel](#)

[Export to CSV](#)

[Clear Loan Data](#)

- Import Loans
- Change Servicing

Mark to Market

Self Fund Loans

Change Servicing

Clear Loan Data

Clear Loan Data

Product Summary

Mandatory Products	1-30 Yr Fixed	15-20 Yr Fixed	15 Yr Fixed	100% ARM	5-7% ARM	6% ARM
Wtd Avg Per Yield:	6.756	6.456	6.456	6.256	6.444	6.234
Wtd Avg Pass Thru:	6.550	6.000	6.000	6.000	6.444	6.444
Note Rate:	6.000	6.000	6.000	6.000	6.000	6.000
Remittance:	6.000	6.000	6.000	6.000	6.000	6.000
	View Loans	View Loans	View Loans	View Loans	View Loans	View Loans
	Edit Loans	Edit Loans	Edit Loans	Edit Loans	Edit Loans	Edit Loans
Best Efforts Products	1-30 Yr Fixed	15-20 Yr Fixed	15 Yr Fixed	100% ARM	5-7% ARM	6% ARM
Wtd Avg Per Yield:	6.756	6.456	6.456	6.256	6.444	6.234
Wtd Avg Pass Thru:	6.550	6.000	6.000	6.000	6.444	6.444
Note Rate:	6.000	6.000	6.000	6.000	6.000	6.000
Remittance:	6.000	6.000	6.000	6.000	6.000	6.000
	View Loans	View Loans	View Loans	View Loans	View Loans	View Loans
	Edit Loans	Edit Loans	Edit Loans	Edit Loans	Edit Loans	Edit Loans

FIG. 57

Change Default Servicing Fees

1. Type a default servicing fee for each product.
2. Click the Apply button.

Product	Servicing Fee (bps)
30 Year Fixed	40.5
20 Year Fixed	38.0
15 Year Fixed	30.0
7 Year Balloon	29.0
3 Year ARM	34.0
5 Year ARM	37.5
7 Year ARM	37.5
10 Year ARM	37.5

Apply Reset Cancel

FIG. 58

Transaction History

Show transactions for the past

Transaction	Time	Count	Amount	Wtd Avg PNY	Wtd Avg Pass-Thru	Wtd Avg Price	Extension Fees	User Name	Status
Sell	Jul-01-02 11:01AM	175	\$29,948,897.28	0.0000%	0.0000%	100.000000	\$00,000	s9ucmn	Completed
Sell	Jul-01-02 11:04AM	123	\$22,108,438.02	0.0000%	0.0000%	100.000000	\$00,000	sxunna	Completed

[Print...](#)

FIG. 59

Lender ID: 999999999
Lender Name: ABC Business Source

Logout

Lender Estimate Source Commit Changes

Days from Close to Sale

To retrieve your hedge cost, please indicate the estimated number of days from closing to sale of the loan for the relevant loan purpose:

Current Settings New Settings*

- For a Purchase transaction
- For a Refinance transaction

2 day(s) 2 day(s)
3 day(s) 3 day(s)

Hedge Costs

To change a product's hedge cost, modify the Minimum - Maximum Days ranges and the related Hedge Cost (in points) under the New Settings section for that product. You can create day ranges in any intervals appropriate to your hedge cost experience. Day ranges may not overlap and no gaps may exist between ranges. Once the modifications are made, click on the Commit Changes tab to continue.

30 Year Fixed 20 Year Fixed 15 Year Fixed 10 Year ARM 7/1 ARM 5/1 ARM 3/1 ARM 15 Year Balloon

Current Settings

New Settings*

Min. Days	Max. Days	Hedge Cost (in points)	Min. Days	Max. Days	Hedge Cost (in points)
0	30	0.2	0	30	0.2
31	60	0.23	31	60	0.23
61	90	0.27	61	90	0.27
91	180	0.3	91	180	0.3

6012

6012

Next Product

* Note: New Settings are pre-populated with current data.

FIG. 60

Lender ID: 99999999
Lender Name: ABC Business Source

Business Source: ABC Business Source

Next Product

Lender Business Source **Commit Changes**

Current Settings

New Settings*

Price Window

1. For how long are price quotes valid? 4 hour(s) OR ☐ Next Business Day

Rounding

2. a) How would you like to display note rates to the applicant? Actual

2. b) What would you like to do with the difference between the actual note rate and the rounded note rate? Tradeoff the difference to points

2. c) How would you like to display points to the applicant? Actual

6110
6112
6114

Miscellaneous Point Adjustment

To change a product's discount/premium point schedule, modify the Minimum - Maximum Loan Amount ranges and the related Miscellaneous Point Adjustment under the New Settings section for that product. Loan amount ranges may not overlap and no gaps may exist between ranges. Once the modifications are made, click on the Commit Changes tab to continue.

30 Year Fixed 20 Year Fixed 15 Year Fixed 10 Year ARM 7 Year ARM 6 Year ARM 5 Year ARM 4 Year Balloon

Current Settings

New Settings*

Min. Loan Amount	Max. Loan Amount	Miscellaneous Points	Min. Loan Amount	Max. Loan Amount	Miscellaneous Point Adjustment
0.00	50,000.00	0.814	<input type="text" value="\$0.0"/>	<input type="text" value="\$50000.0"/>	<input type="text" value="0.814"/>
50,001.00	100,000.00	0.824	<input type="text" value="\$50001.0"/>	<input type="text" value="\$100000.0"/>	<input type="text" value="0.824"/>
100,001.00	150,000.00	0.834	<input type="text" value="\$100001.0"/>	<input type="text" value="\$150000.0"/>	<input type="text" value="0.834"/>
150,001.00	200,000.00	0.844	<input type="text" value="\$150001.0"/>	<input type="text" value="\$200000.0"/>	<input type="text" value="0.844"/>
200,001.00	275,000.00	0.854	<input type="text" value="\$200001.0"/>	<input type="text" value="\$275000.0"/>	<input type="text" value="0.854"/>
			<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value=""/>
			<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value=""/>
			<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value=""/>
			<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value=""/>
			<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value=""/>

Next Product

* Note: New Settings are pre-populated with current data.

FIG. 61

Click on the Commit Changes button to effect these changes..

The database will be updated with your changes upon clicking the "Commit Changes" button. The changes will take effect on the screen within 15 minutes.

Commit Changes

FIG. 62

Logout

Create User
Find User
Edit User
Reporting

Create a New User Registration

To create a new user you must complete the required fields and assign the user to be a Member of at least one group. Once completed, click 'Save'. An email will then be sent to the user with their account details and instructions.

Last Name*	<input type="text" value="Doe"/>	Location	<input type="text" value="DC area"/>
First Name*	<input type="text" value="John"/>	Work Phone	<input type="text"/> - <input type="text"/> - <input type="text"/> ext: <input type="text"/>
Username*	<input type="text" value="doe12"/>	Fax	<input type="text"/> - <input type="text"/> - <input type="text"/>
Email*	<input type="text" value="john.doe@demo.com"/>		

Access Levels

Pipeline Mgr. Sell
Pipeline Mgr. Mark
Case File Mgr - Basic
Advise - Basic
Platform Admin - Read Only
Access Admin - Advanced
Pipeline Mgr. Commit
Pipeline Mgr. Commit - Read-Only
Pipeline Mgr. Sell - Read-Only
Pipeline Mgr. Mark - Read Only

Access Rights*

Pipeline Mgr. Sell

Add
Remove

* Required field

Clear
Save

6310

FIG. 63

Access Administrator

Logout

Create UsersFind UserReset PasswordReporting

Find a User

To find a user account, enter the user lastname or username. You may use a wildcard (*) to widen your search, but the wildcard must be accompanied by at least one character (e.g. enter "sm*" in the last name field to get all last names starting with "sm")

Last Name

First Name

Username

Location

Access Rights

Doe

All

All

Search

FIG. 64

Access Administrator

Logout

Create UserFind UserAdd New UserReporting

Find Users Results

To view the user account details, click on the username.

Sort by:Last Namedescending

Username	Last Name	First Name	Location
doe12	Doe	John	DC area
doe11	Doe	Jane	DC area

2 users found. Users 1 to 2 displayed.

Find User Account Details

FIG. 65

Access Administrator

Create Users

Find Users

Access Rights

Reporting

Generate a Report

An audit report provides information on who has created and modified user accounts, as well as the user account's active status. A user report provides contact information. To generate a report, select the report criteria and click Generate Report. You may use a wildcard (*) to widen your search, but the wildcard must be accompanied by at least one character (e.g. enter "sm*" in the last name field to get all last names starting with "sm")

Report format:

☒ Audit Report

☐ User Report

Find all users where

Last Name

is

Doe

Access Rights (optional)

All

Generate Report

FIG. 66